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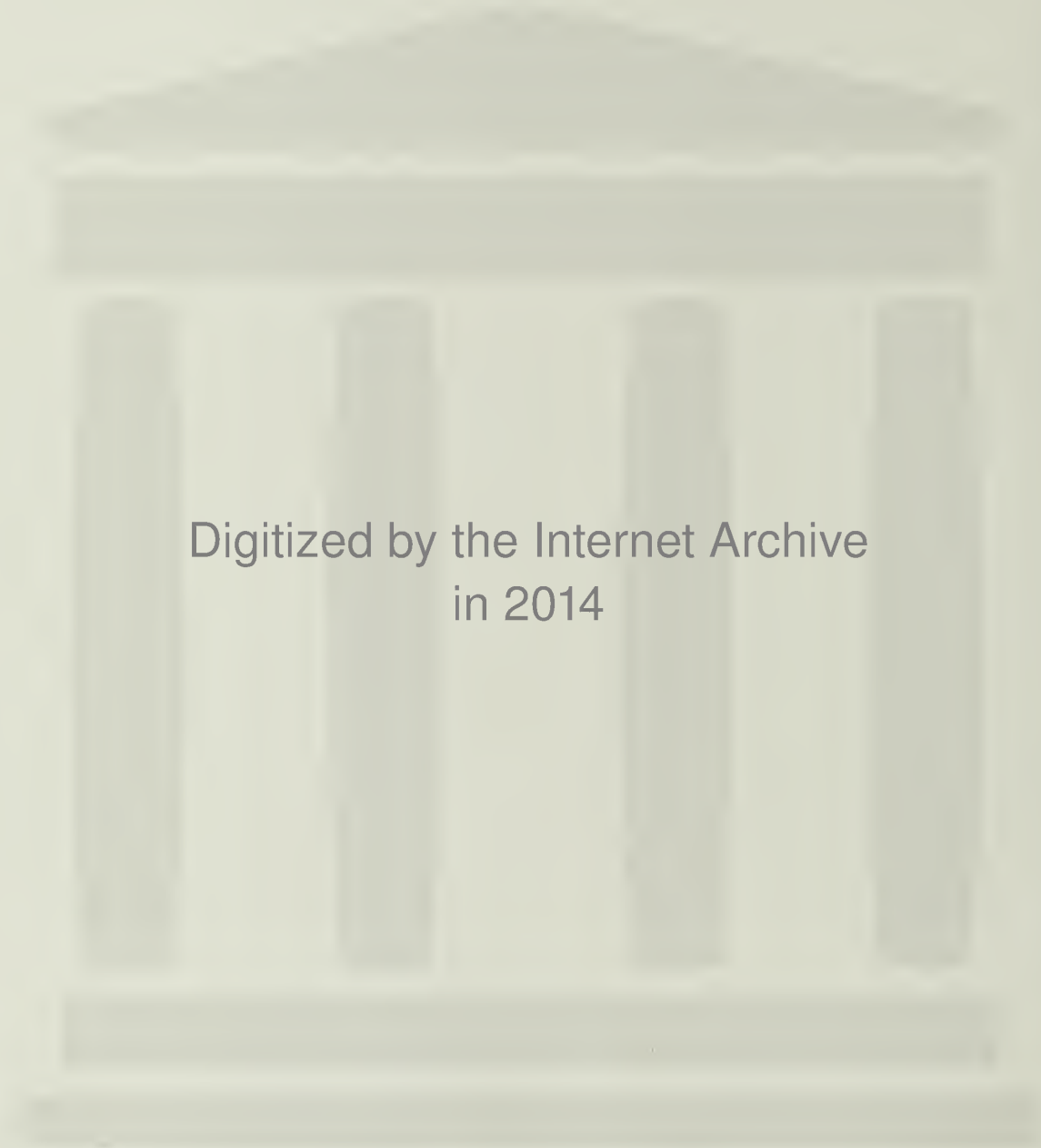
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SF
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APPENDIX

DESIGN REPORT

A HOUSING FINANCE PROGRAM FOR THE CITY OF SAN FRANCISCO

APPENDIX

Prepared for:

The Mayor's Office of Community Development

By

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June, 1980

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APPENDIX A:

SITE ACQUISITION POOL

1980 Housing Site Acquisition Funds Program

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1-B:	SAMPLE CONDITIONS FOR INCLUSION IN A PURCHASE AGREEMENT
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APPENDIX A:

SITE ACQUISITION POOL

1980 Housing Site Acquisition Funds Program

1-A:	PURCHASE AGREEMENT
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1980 HOUSING SITE ACQUISITION FUNDS PROGRAM

Buildable and/or vacant lands are generally scarce in San Francisco's residential neighborhood and their acquisition costs are generally high. Concerned neighborhood groups have requested Community Development Block Grant (CDBG) funds to acquire available and feasible sites for developing low and moderate income housing in residential and mixed-use areas. Since 1975, funds have been set aside in each program year for the acquisition of housing sites in specific neighborhoods to defray the development costs of lower income housing. In the 1980 Community Development Program, a pool of $1.6 million CDBG funds is set aside for the acquisition or long-term lease of sites for lower income housing developments.

As stated in the City's 1980 Application to the U. S. Department of Housing and Urban Development (HUD), the "funds will be used for (1) the acquisition of real properties for the construction or the rehabilitation of lower income housing to increase affordable housing opportunities in non-impacted areas and/or to support neighborhood revitalization strategies; and (2) eligible pre-construction costs. Feasibility studies will not be eligible for these funds. These funds will be allocated to eligible entities for feasible projects according to specific program criteria".

The Application further states that of the $1.6 million acquisition funds, "$1 million will be made available solely to neighborhood-based non-profit housing development corporations that receive administrative funds under the City's CDBG program,..... The remainder $600,000 will be made available to both local public agencies and aforementioned neighborhood-based non-profit housing development corporations.....".

HUD approved the City's 1980 Application including the aforestated Housing Site Acquisition Funds Program on January 22, 1980.

The Mayor's Office of Community Development (OCD) hereby establishes the following operating policies and procedures for the administration of the Housing Site Acquisition Funds Program.

I. ELIGIBLE ENTITIES

Of the total allocation of $1.6 million Housing Site Acquisition Funds, $1 million is available for use by the neighborhood based non-profit housing development corporations (HDC) that have entered into an Agreement with the Mayor's Office of Community Development (OCD) for administrative funds under the 1980 Community Development Program.

A neighborhood based non-profit HDC is defined as an association or corporation duly organized to promote and undertake community development activities on a non-profit basis within a neighborhood identified in the Community Development Program. An organization is considered to be neighborhood-based if the majority of either its membership, clientele, or governing body are residents of the neighborhood where activities assisted with block grant funds are to be carried. (Reference: 24 CFR 570.204 (a) (2) (ii)).

The 1980 Community Development Program provides administrative funds to the following HDC:

ASIAN, Inc. *
Bayview Hunters Point Community Development Corporation *
Bernal Heights Community Foundation
Chinese Community Housing Corporation
Housing Conservation Institute
Housing Development and Neighborhood Preservation Corporation
Mission Housing Development Corporation
Potrero Hill Community Development Corporation
Tenants and Owners Development Corporation

* As of May 28, 1980, OCD has not executed the 1980-81 OCD/CDC Agreement with these HDC due to insufficient documents from the HDC.

The remaining $600,000 of the $1.6 million funds are available for use by all of the aforestated HDC and the San Francisco Redevelopment Agency.

II. ELIGIBLE USES OF HOUSING SITE ACQUISITION FUNDS

Generally speaking, the $1.6 million Housing Site Acquisition Funds can be used for the purchase or lease of real property for a new construction or rehabilitation project that provides housing principally for household at or below 80 percent of the SMSA's median income. The Funds can also be used for pre-closing expenditures that cannot be obtained on a contingency service basis. In order to facilitate and expedite the acquisition process, OCD will advance an amount of $10,000 from the Site Acquisition Funds to each HDC which decides to participate in the Housing Site Acquisition Funds Program for use as option funds or downpayment so as to secure a Purchase Agreement from a Seller (see Section III). In addition, OCD will set aside a total amount of $150,000 from the Funds for use by HDC with approved project proposal for pre-closing expenses. The remainder of the Site Acquisition Funds will be used for the specific purposes as stated under Section IV.

III. PROCEDURES FOR APPLYING FOR AND RECEIVING HOUSING SITE ACQUISITION FUNDS

1. OCD invites all eligible HDCs to submit proposals for Housing Site Acquisition Funds by a specific deadline.
2. HDC negotiates with potential Sellers to secure a signed PURCHASE AGREEMENT on a specific site. A HDC may use the "Residential Purchase Agreement and Deposit Receipt" form attached hereto as Appendix "I-A". Before executing the Purchase Agreement, HDC should consider the inclusion of the conditions attached hereto as Appendix "I-B".
3. HDC completes FORM OCD/CDC 21 "Application for Housing Site Acquisition Funds"and prepares all required attachments (See Appendix "II").
4. HDC submits three copies of the signed " Purchase Agreement" and the "Application for Housing Site Acquisition Funds" to James H. Johnson, Director, Mayor's Office of Community Development, 939 Ellis Street, 2nd Floor, San Francisco, California 94109 on or before the deadline. All three copies must have original signatures. All correspondence with OCD must be addressed to James H. Johnson, Director.
5. OCD has up to 45 days after the deadline to review and act on the proposals. During the review, OCD may request additional information from and/or meetings with the HDC during the review period.
6. OCD, in consultation with HUD Area Office, reviews the proposed sites. OCD's approval of a proposal must be conditioned upon HUD's approval of the proposed site.

III. (CONTINUED)

7. Within forty-five days from the deadline, OCD informs applicant HDC in writing on its decision, which will be either one of the following:
   a. Approval
   b. Approval Provided Given Conditions are met; or
   c. Disapproval for given reasons.
8. In its APPROVAL LETTER or APPROVAL WITH CONDITIONS LETTER, OCD lists all the additional conditions, regulatory agreements, documents and steps that must be taken by the applicant HDC within a specified period of time prior to OCD'S release of Funds.
9. Upon issuing either one of the aforesaid Approval Letters, OCD releases an advance payment to the HDC to cover pre-closing expenses. The specific amount will be determined on a case by case basis.
10. Upon submission of all documents and/or meeting all conditions as required by OCD in its Approval Letters, OCD releases an appropriate amount of the Funds to the HDC to be deposited in the Escrow Account for the acquisition or lease of the approved site. OCD informs HDC on the release of Funds in a "DISBURSEMENT LETTER".
11. HDC, upon the close of escrow, submits all closing and other documents as stated in the "DISBURSEMENT LETTER" to OCD within ten days.

IV. SPECIFIC ELEGIBLE USES OF HOUSING SITE ACQUISITION FUNDS

TYPE I:

Purchase or lease of land and/or buildings for new construction or substantial rehabilitation of housing for low and moderate income households at or below 80 percent median income through the use of Section 8 Housing Assistance Payments for new construction or substantial rehabilitation projects.

A. Housing Site Acquisition Funds can be used for:
   1. Deposits on Contract Agreement for purchase or lease of real property.
   2. Pre-closing expenditures that cannot be obtained on a contingency service basis.
   3. Actual cost for the purchase or the lease of real property after meeting all conditions as required by OCD prior to closing the escrow.
   4. Any necessary costs in relocating residential and/or commercial occupants displaced by the project.

IV. (CONTINUED)

B. Proposals submitted under Type I will be evaluated against the following criteria:

1. Projects must be financially feasible, based on:
   a. maximum fair market rents under Section 8;
   b. statutory replacement costs or mortgage costs limits under FHA mortgage insurance programs;
   c. interest rate on the proposed permanent financing mechanism and the amount of mortgage payments; and
   d. the equity contribution of the HDC and/or its partner(s). other than CDBG Housing Site Acquisition Funds.
2. The amount of expenditures for purchase or lease that can be recovered when permanent financing is in place.
3. "Guidelines for Development" established under the City's Housing Assistance Plan.
4. No or minimal displacement of residential and/or commercial occupants.

TYPE II:

Purchase or lease of existing buildings for rehabilitation and/or correction of local housing code deficiencies for rent to low and moderate income households at or below 80 percent median income at rental costs not to exceed the maximum fair market rents under the Section 8 Existing Housing Program. The maximum rehabilitation cost per dwelling cannot exceed $35,000.

A. Site Acquisition Funds can be used for:

1. Deposits on Purchase Agreement for purchase of lease of real property.
2. Pre-closing expenditures that cannot be obtained on a contingency service basis.
3. Equity Participation Loan (at market or below market interest rate, including interest bearing deferred payment loan) necessary to produce rent levels that insure the availability of the housing for low and moderate income households. The Equity Participation Loan will be used to fill the financial gap remaining after the use of of such other financing tools as:
   a. assumption of existing mortgages;
   b. purchase money mortgages from seller;
   c. loans based on the capitalized value of cash flow from rents after expenses; and
   d. the sale of equity to limited partners.

IV. (CONTINUED)

4. Any necessary costs in relocating residential and/or commercial occupants displaced by the project.

B. Projects submitted under TYPE II will be evaluated against the following criteria:

1. Projects must be financially feasible.
2. Attempts to minimize the amount of site acquisition funds per dwelling unit by holding total development costs to no more than 100 times the Fair Market Rents under the Section 8 Existing Housing Program.
3. No or minimal displacement of residential and/or commerical occupants.

APPENDIX "I-A"

No Carbon Needed

RESIDENT PURCHASE AGREEMENT AND DEPOSIT RECEIPT

RECEIVED FROM _____ hereinafter designated as PURCHASER.

the sum of $_____ (_____ DOLLARS)

evidenced by Cash ☐, Personal Check ☐, Certified Check ☐, Cashier's Check ☐, Other ☐: _____ to be deposited in trust upon acceptance of this offer,

as deposit on account of the PURCHASE PRICE of $_____ (_____ DOLLARS)

for the real property situated in the City of _____ County of _____ State of _____

described as: _____

_____ upon the following TERMS and CONDITIONS:

ADDENDUM. The following addendum of same date, signed and attached hereto is included in this agreement: Addendum No._____, Addendum No._____

Other: _____

FIXTURES. All improvements, fixtures, attached wall to wall carpeting, other attached floor coverings, draperies including hardware, shades, blinds, window and door screens, storm sash, combination doors, awnings, outdoor plants, trees and items permanently attached to the real property are included, unless specifically excluded.

PERSONAL PROPERTY. The following personal property, on the premises when inspected by Purchaser, is included in the purchase price and shall be transferred in normal working order, unless otherwise stated herein, by a Warranty Bill of Sale to Purchaser at close of escrow: _____

_____

ENCUMBRANCES. In addition to any encumbrances referred to above, Purchaser shall take title to the property subject to: 1) Real Estate Taxes not yet due and 2) Covenants, conditions, restrictions, rights of way and easements of record, if any, which do not materially affect the value or intended use of the property.

The amount of any bond or assessment which is a lien shall be ☐ paid, ☐ assumed by _____

EXAMINATION OF TITLE. 15 (fifteen) days from date of acceptance hereof are allowed the Purchaser to examine the title to the property and to report in writing any valid objections thereto. Any exceptions to the title which would be disclosed by examination of the records shall be deemed to have been accepted unless reported in writing within said 15 days. If Purchaser objects to any exceptions to the title, Seller shall use due diligence to remove such exceptions at his own expense before Close of Escrow. But if such exceptions cannot be removed before Close of Escrow, all rights and obligations hereunder may, at the election of the Purchaser, terminate and end, and the deposit shall be returned to Purchaser, unless he elects to purchase the property subject to such exceptions.

EVIDENCE OF TITLE in the form of ☐ a policy of title insurance, ☐ other:_____ to be paid for by_____

CLOSING. Within _____ days from acceptance both parties shall deposit with an authorized escrow holder all funds and instruments necessary to complete the sale in accordance with the terms hereof. Thereafter, any party, including Agent, may disclose the terms of sale.

DEPOSIT INCREASE AND LIQUIDATED DAMAGES. The deposit shall be increased to $_____ within _____ days from acceptance, in the form of_____ By initialing this provision Purchaser:_____ and Seller:_____ agree that in the event Purchaser defaults in the performance of this agreement, Seller shall retain said deposit, or three percent (3%) of the purchase price, whichever is the lesser, as liquidated damages for such default. The remainder of the deposit, if any, shall be refunded to Purchaser.

OCCUPANCY. Possession shall be delivered to Purchaser: ☐ Upon recordation of the deed. ☐ After recordation, but not later than midnight of _____

Unless Seller has vacated the premises prior to recordation of the deed, Seller agrees to pay Purchaser $_____ per day from recordation to date possession is delivered and to leave in escrow a sum equal to the above per diem amount multiplied by the number of days from date of closing to the date allowed for delivery of possession. Said sum to be disbursed to the persons entitled thereto on the date possession is delivered.

RISK OF LOSS. Any risk of loss to the property shall be borne by the Seller until title has been conveyed to the Purchaser.

PRORATIONS. Rents, taxes, premiums on insurance acceptable to Purchaser, interest and other expenses of the property to be prorated as of recordation of deed. Security deposits, advance rentals or considerations involving future lease credits shall be credited to Purchaser.

MAINTENANCE. Until possession is delivered Seller agrees to maintain heating, sewer, plumbing and electrical systems and any built-in appliances and equipment in normal working order, to maintain the grounds and to deliver the property with no broken window or shower glass.

NOTICES. By acceptance hereof, Seller warrants that he has no notice of violations relating to the property, from City, County or State agencies.

DEFAULT. In the event that Purchaser shall default in the performance of this agreement, unless the parties have agreed to a provision for liquidated damages above, Seller may, subject to any rights of the agent herein, retain Purchaser's deposit on account of damages sustained and may take such action as he deems appropriate to collect such additional damages as may have been actually sustained, and Purchaser shall have the right to take such action as he deems appropriate to recover such portion of the deposit as may be allowed by law. In the event that Purchaser shall so default, unless Purchaser and Seller have agreed to liquidated damages, Purchaser agrees to pay to the brokers entitled thereto such commissions as would be payable by Seller in the absence of such default. Purchaser's obligation to said brokers shall be in addition to any rights which said brokers may have against Seller in the event of default. In the event legal action is instituted by any party to this agreement to enforce the terms of this agreement, or arising out of the execution of this agreement or the sale, the prevailing party shall be entitled to receive from the other party a reasonable attorney fee to be determined by the court in which such action is brought.

PROVISIONS ON THE REVERSE SIDE. The provisions printed on the reverse side hereof which are initialed below by Purchaser are included in this agreement:

_____ 1. PEST CONTROL INSPECTION PAID BY BUYER _____ 3. WAIVER OF INSPECTION _____ 5. VA APPRAISED VALUE CLAUSE

_____ 2. PEST CONTROL INSPECTION PAID BY SELLER _____ 4. AS IS, BUT SUBJECT TO BUYER'S APPROVAL _____ 6. FHA APPRAISED VALUE CLAUSE

_____ 7. CONTINGENCY-RELEASE CLAUSE. Subject to sale of Purchaser's real property commonly known as _____

EXPIRATION. This offer shall expire unless a copy hereof with Seller's written acceptance is delivered to Purchaser or his Agent within _____ days from date.

TIME. Time is of the essence of this agreement.

The undersigned Purchaser hereby acknowledges receipt of a copy hereof and acknowledges further that he has not received or relied upon any statements or representations by the undersigned Agent, which are not herein expressed.

_____ Agent DATED:_____ TIME:_____

By_____ _____ Purchaser

_____ Broker _____ Purchaser

ACCEPTANCE

The undersigned Seller accepts the foregoing offer and agrees to sell the herein described property for the price and on the terms and conditions herein specified including the provisions on the reverse side initialed above by Purchaser.

COMMISSION. Seller hereby agrees to pay to_____ the Agent in this transaction, _____% of the sale price for services rendered. In the event that Purchaser defaults and fails to complete the sale, the Agent shall be entitled to receive one-half of Purchaser's deposit, but not more than the commission earned, without prejudice to Agent's rights to recover the balance of the commission from Purchaser. The mutual rescission of this agreement by Purchaser and Seller shall not relieve said parties of their obligations to Agent hereunder. In the event legal action is instituted to collect this commission, or any portion thereof, Seller agrees to pay the Agent such additional sum as the court may adjudge reasonable for attorney fees. This agreement shall not limit the rights of Agent provided for in any listing or other agreement which may be in effect between Seller and Agent, except that the amount of the commission shall be as specified herein.

The undersigned Seller hereby acknowledges receipt of a copy hereof. DATED:_____ TIME:_____

_____ Agent _____ Seller

By_____ _____ Seller

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WHEN W[illegible]G ON THIS SIDE OF THE SHEET CARBON PAPER MUST B[illegible] TO MAKE COPIES

1. **PEST CONTROL INSPECTION.** The main building and all attached structures to be inspected by a licensed pest control operator. Purchaser to pay for inspection. Seller to pay for: (1) Elimination of infestation and/or infection of wood destroying pests or organisms, (2) For repair of damage caused by such infestation and/or infection or by excessive moisture, (3) For correction of conditions which caused said damage and (4) For repair of plumbing and other leaks affecting wood members, including repair of leaking stall showers, in accordance with said pest control operator's report.

Seller shall not be responsible for any work recommended to correct conditions usually deemed likely to lead to infestation or infection of wood destroying pests or organisms, but where no evidence of active infestation or infection is found with respect to such conditions.

If the inspecting pest control operator shall recommend further inspection of inaccessible areas, Purchaser may require that said areas be inspected. If any infestation or infection shall be discovered by such inspection, the additional cost of such inspection and additional required work shall be paid by Seller. If no such infestation or infection is discovered, the additional cost of inspecting such inaccessible areas shall be paid by Purchaser.

Funds for work to be done at Seller's expense shall be held in escrow and disbursed by escrow holder upon receipt of proof of completion of said work or upon close of escrow, whichever occurs later.

As soon as the same are available, copies of the report, and any certification or other proof of completion of the work shall be delivered to the agents of Purchaser and Seller who are authorized to receive the same on behalf of their principals.

2. **PEST CONTROL INSPECTION.** The main building and all attached structures to be inspected by a licensed pest control operator. Seller to pay for inspection and for: (1) Elimination of infestation and/or infection of wood-destroying pests or organisms, (2) For repair of damage caused by such infestation and/or infection or by excessive moisture, (3) For correction of conditions which caused said damage and (4) For repair of plumbing and other leaks affecting wood members, including repair of leaking stall showers, in accordance with said pest control operator's report.

Seller shall not be responsible for any work recommended to correct conditions usually deemed likely to lead to infestation or infection of wood destroying pests or organisms, but where no evidence of active infestation or infection is found with respect to such conditions.

If the inspecting pest control operator shall recommend further inspection of inaccessible areas, Purchaser may require that said areas be inspected. If any infestation or infection shall be discovered by such inspection, the additional cost of such inspection and additional required work shall be paid by Seller. If no such infestation or infection is discovered, the additional cost of inspecting such inaccessible areas shall be paid by Purchaser.

Funds for work to be done at Seller's expense shall be held in escrow and disbursed by escrow holder upon receipt of proof of completion of said work or upon close of escrow, whichever occurs later.

As soon as the same are available, copies of the report, and any certification or other proof of completion of the work shall be delivered to the agents of Purchaser and Seller who are authorized to receive the same on behalf of their principals.

3. **WAIVER OF PEST CONTROL INSPECTION.** Purchaser has satisfied himself about the condition of the property and agrees to purchase the property in its present condition, without the benefit of a structural pest control inspection.

Purchaser acknowledges that he has not received or relied upon any representations by either the Agent or the Seller, with respect to the condition of the property.

4. **AS IS, BUT SUBJECT TO PURCHASER'S APPROVAL ON INSPECTION REPORT.** Property to be purchased in its present condition with no charge to Seller for any pest control work. However, Purchaser shall have the right to have the property inspected and to obtain a report of a licensed structural pest control operator, in the event the report indicates the necessity for repair of damage caused by infestation of wood destroying pests or organisms and for correction of its cause. Purchaser may terminate all obligations of the parties hereunder by delivering a written notice to do so, together with a copy of said report, within ten business days from acceptance hereof, unless Seller notifies Purchaser within two business days thereafter of his agreement to pay for the work recommended by said report.

Purchaser acknowledges that he has not received or relied upon any representations by either the Agent or the Seller, with respect to the condition of the property.

5. **VA APPRAISED VALUE CLAUSE.** It is expressly agreed that, notwithstanding any other provisions of this Contract, the Purchaser shall not incur any penalty by forfeiture of earnest money or otherwise or be obligated to complete the purchase of the property described herein, if the contract purchase price or cost exceeds the Reasonable Value of the property established by the Veterans Administration. The Purchaser shall, however, have the privilege and option of proceeding with the consummation of this contract without regard to the amount of the Reasonable Value established by the Veterans Administration.

Escrow Fee to be paid by Seller.

6. **FHA APPRAISED VALUE CLAUSE.** It is expressly agreed that, notwithstanding any other provisions of this contract, the Purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the Seller has delivered to the Purchaser a written statement issued by the Federal Housing Commissioner setting forth the appraised value of the property for mortgage insurance purposes of not less than

$_____ which statement the Seller hereby agrees to deliver to the Purchaser promptly after such appraised value statement is made available to the Seller. The Purchaser shall, however, have the privilege and option of proceeding with the consummation of this contract without regard to the amount of the appraised valuation made by the Federal Housing Commissioner. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or the condition of the property. The Purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

7. **CONTINGENCY-RELEASE CLAUSE.** Subject to the sale and conveyance of Purchaser's real property described herein within the time specified for closing of Seller's property, Seller shall have the right to continue to offer the herein property for sale and to accept offers subject to the rights of Purchaser. Should Seller accept such an offer, then Purchaser shall be given written notice of such acceptance. In the event Purchaser will not waive the within condition in writing within three (3) calendar days of receipt of such notice, then this agreement shall be terminated and all deposits be returned to Purchaser. Said notice may be personally delivered or mailed by certified mail and addressed to Purchaser, in care of his agent identified herein. In the event of mailing, such notice shall be deemed to have been given on the date following the date of mailing evidenced by the postmark on the envelope containing such notice.

The undersigned Purchaser hereby acknowledges receipt of a copy of the accepted agreement on the reverse side.

Date_____ Time_____

_____ Purchaser _____ Purchaser

Purchaser's address_____ City_____ Zip_____ Phone_____

APPENDIX "I-B"

SAMPLE CONDITIONS FOR INCLUSION IN A PURCHASE AGREEMENT

Prior to executing a Purchase Agreement, the HDC should consider the inclusion of the following sample conditions in the Agreement. These conditions are essential to protect the HDC from losing its Option Fund deposit. The HDC should decide the specific conditions to be included, using either these samples or other appropriate and necessary conditions. In the event that circumstances prevent final closing of the purchase or lease, the HDC must insure that it will recover its Option Fund deposit.

1. Purchaser's rights to have access to the premises for the purpose of inspection, studies, survey, etc. during the period that the Purchase Agreement is in effect and until the transfer of title.

2. Purchaser's approval of the results of all tests, studies, and the like prior to final closing of the purchase or lease.

3. Purchase or lease of property is contingent upon Purchaser obtaining all necessary governmental approvals and permits.

4. Purchaser shall have a specified period of time to obtain suitable financing and approvals from private and/or public lending institutions, financing agencies, insurance companies, etc.

5. In the event of termination of the Purchase Agreement due to Seller's failure to perform as required, Purchaser shall be entitled to the immediate return of the deposit.

APPENDIX "II"

5/28/80

Mayor's Office of Community Development

APPLICATION FOR HOUSING SITE ACQUISITION FUNDS

DEADLINE: _____ 1980

OCD USE ONLY
PROPOSAL NO. _____
DATE RECEIVED _____
FINAL ACTION _____
DATE _____

CORPORATION			CONTRACT NO.
SUBMITTED BY		TITLE	DATE
A. LOCATION AND DESCRIPTION OF PROPERTY			
ADDRESS		BLOCK	LOT
CENSUS TRACT	NSA	NLA	OTHER
SIZE Square Feet	DIMENSION		
ZONING DISTRICT	HEIGHT DISTRICT		MAXIMUM DENSITY
STRUCTURE TYPE	NO. STORIES	/ / ELEVATOR / / WALK-UP	YEAR BUILT
BUILDING TYPE / / RESIDENTIAL / / MIXED RESIDENTIAL/COMMERCIAL / / VACANT / / COMMERCIAL / / INDUSTRIAL / / OTHER _____			

RESIDENTIAL TENANTS	TOTAL HOUSEHOLDS	FAMILY	LARGE FAMILY (5+)	ELDERLY HH (62+)	BEL. 80% MEDIAN INC

RESIDENTIAL UNITS (Number & Monthly Rent)	TOTAL	OCCUPIED	VACANT	
	GU.RM./NO BATH : No. $	GU.RM/W BATH: No. $	STUDIO: No. $	
	1 BDR. : No. $	2 BDR.: No. $	3BDR.: No. $	
COMMERCIAL UNITS	TOTAL	OCCUPIED	VACANT	RENTS
	TYPES OF USES :			
INDUSTRIAL USES	TYPES OF USES :	/ / OCCUPIED / / VACANT	RENTS: $ _____ @ per sq. ft.	

B. ADJACENT LAND USE

ZONED	
ACTUAL	

C. PROPERTY OWNERSHIP AND VALUE

OWNER	DATE ACQUIRED:
MAILING ADDRESS	PURCHASE PRICE $

CURRENT VALUE ASSESSED: Land $ _____ Improvement $ _____ Total $ _____

APPRAISED: (If available) Land $ _____ Improvement $ _____ Total $ _____ Date Appraised _____

D. PROPOSED DEVELOPMENT

DEVELOPMENT TYPE

/ / NEW CONSTRUCTION / / WITH DEMOLITION / / WITHOUT DEMOLITION

/ / SUBSTANTIAL REHABILITATION / / MODERATE REHABILITATION

SPONSORS

GENERAL PARTNERS _____

_____

LIMITED PARTNERS

GENERAL CONTRACTORS

ARCHITECT

ATTORNEY

OTHER CONSULTANTS _____

UNIT TYPE & ESTIMATED INCOME

RESIDENTIAL UNITS NO.	UNIT TYPE (No.Bedrooms)	LIVING AREA (Square Feet)	UNIT RENT PER MONTH	TOTAL MONTHLY RENT FOR UNIT TYPE
			$	$
			$	$
			$	$
			$	$
			$	$

TOTAL NO. OF UNITS

TOTAL ESTIMATED RENTALS FOR ALL RESIDENTIAL UNITS $

NON-RESIDENTIAL SPACE & ESTIMATED INCOME

COMMERCIAL SPACE: _____ Sq.Ft. at $ _____ Per Sq. Ft.

TOTAL ESTIMATED INCOME $ _____

PARKING SPACE :

Open Spaces _____ @ $_____ Per Month

Covered Spaces _____ @ $_____ Per Month

TOTAL ESTIMATED INCOME $ _____

TOTAL ESTIMATED GROSS PROJECT INCOME AT 100% OCCUPANCY: $

SECTION 8 SUBSIDY

/ / Yes
/ / No

% Sec. 8	No. Sec. 8	New	Subs.Rehab.	Mod.Rehab.	Existing

REQUIRED ATTACHMENTS

/ / Map showing neighborhood, census tract, block number and site location

/ / Sketch drawings showing site plan, floor plan, and elevation.

/ / Photo(s) showing proposed site and existing uses.

E. FINANCIAL FEASIBILITY ANALYSIS

ESTIMATE OF ANNUAL EXPENSE

ADMINISTRATIVE
1. Advertising .....$ _____
2. Management .....$ _____
3. Other .....$ _____
4. TOTAL $_____

OPERATING
5. Elevator Maintenance .$ _____
6. Heating & Hot Water ..$ _____
7. Lighting etc. .....$ _____
8. Water.....$ _____
9. Gas .....$ _____
10. Garbage .....$ _____
11. Payroll . . . . $ _____
12. Other . . . . . .$ _____
13. TOTAL $ _____

MAINTENANCE
14. Repairs ..... $ _____
15. Insurance ..... $ _____
16. Other ..... $ _____
17. TOTAL $ _____

TAXES
18. Real Property $ _____
19. Personal Property $ _____
20. Employee Payroll $ _____
21. Other $ _____
22. TOTAL $ _____

TOTAL EXPENSES AND TAXES $ _____

INCOME COMPUTATION

PROJECT GROSS INCOME $ _____

OCCUPANCY(Entire Project) $ _____

EFFECTIVE GROSS INCOME $ _____

TOTAL PROJECT EXPENSES $ _____

NET INCOME TO PROJECT $ _____

SITE ACQUISITION OR LEASE COST

LAND $ _____

IMPROVEMENT $ _____

TOTAL $ _____

CONSTRUCTION COSTS

BUILDING $ _____

GARAGE/PARKING - $ _____

SITE IMPROVEMENT $ _____

TOTAL $ _____

FEES

BUILDER'S OVER-HEAD AND PROFIT $_____

ARCHITECT $ _____

LEGAL $ _____

CONSULTANTS $ _____

ORGANIZATION $ _____

BOND PREMIUM $_____

OTHERS $_____

CONTINGENCY /RESERVE $ _____

TOTAL $ _____

TYPES OF FINANCING & LENDERS

CONSTRUCTION _____

PERMANENT _____

CARRYING CHARGES & FINANCING

INTEREST _____ MONTHS @ _____ %

ON $ _____ .....$ _____

TAXES ..... $ _____

INSURANCE ..... $ _____

FEES (LIST) _____ $ _____

_____ $ _____

_____ $ _____

TOTAL $ _____

CLOSING COSTS (LIST)

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

TOTAL $ _____

TOTAL DEVELOPMENT COSTS

SITE ACQUSITION/LEASE $ _____

CONSTRUCTION $ _____

FEES $ _____

CARRYING CHARGES/FINANCING $ _____

CLOSING COSTS $ _____

TOTAL $ _____

PROPOSED MORTGAGE AMOUNT

AMOUNT $ _____ INTEREST RATE _____ %

ANNUAL PAYMENT $ _____

SOURCE OF CASH

CDBG SITE ACQUISITION POOL $ _____

OWNER'S INVESTMENT $ _____

OTHERS _____ $ _____

_____ $ _____

F. COMPLIANCE WITH PLANNING CODE

WE CERTIFY THAT WE HAVE MET WITH STAFF PERSONS _____

OF THE DEPARTMENT OF CITY PLANNING ON (DATES)_____

AND WE UNDERSTAND THAT THE PROPOSED DEVELOPMENT IS IN :

/__/ FULL COMPLIANCE WITH THE PLANNING CODE

/__/ COMPLIANCE WITH THE PLANNING CODE BY MEETING THE FOLLOWING CONDITIONS:

_____

_____

_____

SIGNATURE _____ DATE _____

G. PROPOSED BUDGET FOR PRE-CLOSING EXPENSES (Including Fees for services not obtainable on a Contingency Basis.)

ITEM	DATE NEEDED	AMOUNT REQUESTED
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
TOTAL		$

THIS APPLICATION IS PREPARED BY :

NAME _____ TITLE _____

CORPORATION _____ DATE _____

SIGNATURES: EXECUTIVE DIRECTOR _____

PRESIDENT, BOARD OF DIRECTORS _____

/__/ BOARD OF DIRECTORS' RESOLUTION IS ATTACHED.

APPENDIX B:

HOUSING FINANCE PROGRAM

1980 HOUSING FINANCE PROGRAM

BASIC DOCUMENTS:

Instructions
Single-Family Loan Submission F
Multi-Family Loan Submission F
Tenant's Income Statement
Invoice
Increase to Sub-Account

EXAMPLES OF OTHER TYPES OF FOR

SAMPLE PROGRAM FLYER

LUMP-SUM DRAWDOWN

Draft Servicing Agreement
Lump-Sum Drawdown Request

1980 HOUSING FINANCE PROGRAM POLICIES

1. General

Housing Finance Program funds for 1980 will be available to make deferred payment (or "hardship") loans for housing rehabilitation.

Two categories of Program loans are available:

a. Single-Family Loans to low and moderate income owner-occupants of 1-2 unit properties.

b. Multi-Family Loans to owners of any size property (including residential hotels) where at least half the residents will be low and moderate income.

2. ELIGIBLE PROPERTIES

2.1 Location

The 1980 Housing Finance Program funds have been set aside for the following neighborhoods (see map):

- Inner Mission Neighborhood Strategy Area
- Chinatown Neighborhood Strategy Area
- Portrero Hill Neighborhood Improvement Area
- Oceanview Merced Ingleside Neighborhood Improvement Area
- South of Market Neighborhood Improvement Area
- Bernal Heights Neighborhood Improvement Area
- Visitacion Valley Neighborhood Improvement Area

The amount of Program Loans for any one area may not exceed the amount allocated for that area in sthe 1980 Community Development Program, without prior written notification from the Mayor's Office of Community Development (OCD).

2.2 Type and Size

The property must:

(a) be a permanent structure used in whole or in part for year-round residential use (including resident hotels); and

(b) to qualify for a Single-Family Loan, contain no more than two (2) dwelling units upon rehabilitation.

3. ELIGIBLE OWNERS AND RESIDENTS

3.1 Ownership

Program Loans may only be made to those persons, partnerships or corporations possess all the interest in one of the following types of ownership in the property to be rehabilitated:

(i) fee title;
(ii) life estate;
(iii) fee title or life estate, subject to a mortgage, deed of trust, or other instrument evidencing security for a debt; or
(iv) mutually binding contract for the purchase of the property, where the borrower is rightfully in possession and the purchase price is payable in installments.

3.2 Occupancy

(a) Single-Family: the borrower must occupy one of the units of the property and must be low or moderate income.

(b) Multi-Family: upon rehabilitation, at least half of all units must be occupied by households who are low or moderate income.

(c) Low and Moderate Income: households are low and moderate income if their gross annual income from all sources (except earnings of those below 18) does not exceed 80% of the SMSA median income for their household size:

Table 1. Low and Moderate Income

Household Size	Maximum Annual Income
1	$ 11,600
2	13,250
3	14,900
4	16,550
5	17,600
6	18,650
7	19,650
8+	20,700

ELIGIBLE IMPROVEMENTS

4.1 Eligible Improvements

Program Loans may only be used to pay for costs of correcting San Francisco Housing Code deficiencies of residential units undertaken after the date of loan closing.

4.2 Required Improvements

Upon completion of rehabilitation, all required health and safety deficiencies identified by the Housing Development Corporation must have been corrected. Required Improvements are listed on Tables 2 and 2A.

5. LOAN TERMS AND CONDITIONS

Repayment

The Program Loan shall be due and payable upon the owner's sale or transfer of the property. The loan shall be repaid from available sale proceeds after deducting any prior debts against the property.

Repayments are treated as CDBG Program Income by the City and will be used for future housing programs for low and moderate-income persons.

Interest

The Program Loan shall bear interest at an annual rate of 3% (unless, on a multi-family loan, the HDC and the owner agree on a higher rate). Such interest shall accrue for each year the loan is outstanding, shall not be compounded, and shall be repaid at the same time as the principal of the loan.

Maximum Amount

The Loan shall not exceed the following maximum dollar limits:

Single-family	$10,000 for each dwelling unit to be rehabilitated
Multi-family	$10,000 for each dwelling unit to be rehabilitated $5,000 for each resident hotel room to be rehabilitated.

If necessary during the course of construction to meet unforeseen circumstances, the HDC may approve change orders increasing the maximum dollar amount up to 20% above these limits.

Documentation

The Loan shall be documented by a standard Program Loan Note which shall be recorded as a deed of trust against the property.

6. SPECIAL RULES FOR MULTI-FAMILY

6.1 Private Funds

For multi-family loans, the Program Loan may be combined with private funds -- from financial institutions or other sources — to undertake the complete rehabilitation work. In this way, the owner's monthly payments (and effective interest rate) will be lower than on a conventional loan. Thus, a partial deferred payment loan can leverage private funds as effectively as an interest subsidy.

Example:

Number of Units	10	
Cost of Rehabilitation	$100,000	
Program Loan	25,000	
Private Loan	75,000	
(10 years at 12%)		
Monthly Payment		$1076
v. (monthly payment on 5.3% loan for 100,000)		$1076
v. (monthly payment on 12% loan for 100,000)		$1435

6.2 Rent Limitation Agreement

As a condition for a multi-family loan, the owner must enter into a Rent Limitation Agreement (in a form approved by OCD), which at a minimum provides:

(a) no initial rent increase due to the rehabilitation,*

(b) limits on future rent increases,

(c) eviction controls, and

(d) penalties for violation of the agreement.

*Except where debt service is increased due to private funds, under Section 6.2. Even in that case, the new rent may not exceed the Section 8 Fair Market Rent for existing units and may not increase prior rent by more than 15%, or the increased amount required for debt service, whichever is less.

TABLE 2 - REQUIRED IMPROVEMENTS FOR SINGLE FAMILY HOUSES, FLATS, AND APARTMENTS

General Required improvements include major health and safety deficiencies as defined by the U.S. Department of Housing and Urban Development for Section 8 Existing Housing Program. These improvements are summarized below. Local Housing Code deficiencies are eligible but not required. Reference is made to the S.F. Housing Code sections related to required work in parentheses.

Masonry (Section 403(a) & (b), 408(b))

- All rooms must be structurally sound without leaks or drafts.
- Walls and floors may not have serious leaning, severe bulges or buckling, large cracks or holes, loose surface materials, noticeable movement under walking stress, missing parts or other serious damage.

Roofing (Section 403(f) & (g), 408)

- Roof structure must be firm and roof must be weather tight.

Exterior and Carpentry (Section 403 and 408)

- Ceilings, walls (interior and exterior) and floors may not have serious leaning, severe bulges or buckling, large cracks or holes, loose surface materials, noticeable movement under walking stress, missing parts or other serious damage.
- Stairways, halls, porches and walkways must not present a danger of tripping and falling.

Plumbing (Section 402(a) through (e) and (n) and 406)

- Dwelling units must include private, operating, clean bathroom.
- Flush toilet and basin with hot and cold running water are required.
- Shower or tub with hot and cold running water is required.
- Kitchen sink with hot and cold water.
- Water must be from an approved public or private system.

Electrical (Section 402(j) and 405)

- Bathroom and Kitchen must have a ceiling or wall light fixture.
- Livingroom, kitchen area and each bedroom must have two electrical outlets, one of which may be an overhead light.

Heating/Insulation (Section 402(f))

- Safe, adequate heating for entire dwelling unit must be present.
- Proper ventilation is required for gas, oil or kerosene heaters.

Interior Air Quality (Sections 402(g), (h))

- Air circulation must be adequate
- The dwelling unit must be free from air pollutants such as carbon monoxide, sewer gas, fuel gas and dust.
- Bathrooms must have an openable window or adequate exhaust ventilation.

Paint

- The unit must not be currently painted with lead based paint.
- Occupants must be made aware of lead based paint hazards.

Security

- Doors and windows must be lockable.

Kitchen and Garbage (402(o))

- Stove or range and refrigerator area and connections must be available.
- Adequate garbage storage and removal facilities.

Mechanical

- Elevators must be safe and operating.

Access (Sections 413)

- Unit must be accessable to occupants without unauthorized use of other private property.
- An alternate means of egress in case of fire such as through fire stairs or windows must be provided.

Sanitary Condition (Section 402(L))

- The unit must be free of vermin and rodent infestation.

Fire Protection Devices and Equipment (Section 414)

- No specific requirements.

TABLE 2 - REQUIRED IMPROVEMENTS FOR RESIDENTIAL HOTELS

General Required improvements include major health and safety deficiencies. These improvements are summarized below. Local Housing Code deficiencies are eligible but not required. Reference is made to the S.F. Housing Code sections related to required work in parentheses.

Masonry (Section 403(a) & 4(b), 408(b))

- All rooms must be structurally sound without leaks or drafts.
- Walls and floors may not have serious leaning, severe bulges or buckling, large cracks or holes, loose surface materials, noticeable movement under walking stress, missing parts or other serious damage.

Roofing (Section 403(f) & (g) 408)

- Roof structure must be firm and roof must be weather tight.

Exterior and Carpentry (Section 403 and 408)

- Ceilings, walls (interior and exterior) and floors may not have serious leaning, severe bulges or buckling, large cracks or holes, loose surface materials, noticeable movement under walking stress, missing parts or other serious damage.

- Stairways, halls, porches and walkways must not present a danger of tripping and falling.

Plumbing (Section 402(a) through (e) and (n) and 406)

- Dwelling units must have access to operating, clean bathroom.
- Access to flush toilet and basin with hot and cold running water are required.
- Access to shower or tub with hot and cold running water is required.
- Water must be from an approved public or private system.

Electrical (Section 402(j) and 405)

- Bathroom and kitchen must have a ceiling or wall light fixture.
- Living/bedroom must have two electrical outlets, one of which may be an overhead light.

Heating/Insulation (Section 402(f))

- Safe, adequate heating for entire unit must be present.
- Proper ventilation is required for gas, oil or kerosene heaters.

Interior Air Quality (Sections 402(g), (h))

- Air circulation must be adequate.
- The owelling unit must be free from air pollutants such as carbon monoxide, sewer gas, fuel gas and dust.
- Bathrooms must have an openable window or adequate exhaust ventilation.

Paint

- The unit must not be currently painted with lead based paint.
- Occupants must be made aware of lead based paint hazards.

Security

- Doors and windows must be locable.

Garbage (402 416 "O")

- There must be adequate facilities for garbage storage and disposal.

Access (Sections 413)

- Unit must be accessable to occupants without unauthorized use of other private property.
- An alternate means of egress in case of fire such as through fire stairs or windows must be provided.

Sanitary Condition (Section 402(L))

- The unit must be free of vermin and rodent infestation.

Fire Protection Devices and Equipment (Section 414)

- No specific requirements.

DRAFT 5/30/80

BASIC REQUIRED DOCUMENTS

DRAFT 5/30/80

INSTRUCTIONS

1. SUBMIT LOAN

The Housing Development Corporation is responsible for filling out and assembling a Single-Family (or Multi-Family) Loan Submission Folder. This involves:

a. Screening of applicants (possibly over the phone) to determine basic eligibility;

b. Inspection of the property to list all required and eligible improvements;

c. Review of the owner's list of proposed Improvements and/or Contractor's proposal to make sure the scope includes all required items and the price of each item is reasonable.

d. Have the owner fill out and sign the owner certification section of the Loan Submission Folder and

(I) for single-family: collect documents evidencing the owner's income

(II) for multi-family: make sure owner submits tenant income statments;

e. Review the Folder and fill out the HDC certifications; and

f. Submit the Folder to Servicing Agent together with list of Proposed Improvements, and/or contractor's proposal, income documents, and inspection report.

2. FUND LOAN

The Servicing Agent will.

a. Verify property ownership, complete verification of income, and review the Folder for completeness;

b. Make certain that adequate funds are available for deferred payment loans in that neighborhood;

c. Approve the Folder and notify the owner and HDC;

d. Prepare the Note and Deed of Trust; and

e. Close the loan, record the Deed of Trust and establish a sub-account for the funds.

3. DISBURSE FUNDS

The Housing Development Corporation will inspect work and approve invoices which contractors then present to the Servicing Agent for disbursement.

If change orders are needed, the HDC can have the Servicing Agent increase the amount of the sub-account.

The Servicing Agent provides a monthly report of loans closed and funds placed and disbursed from each sub-account.

San Francisco Housing Finance Program

SINGLE-FAMILY LOAN SUBMISSION FOLD DRAFT 5/30/80

TRANSMITTAL

To: _____, Servicing Agent
From: _____, Housing Dev'mt. Corp.
Date: _____
Eligible Area _____ (NSA or NIA)

Borrower _____
Address _____
Phone Home _____ Work _____
Loan Amount $_____ (at 3%)

OWNER CERTIFICATIONS

1. The total number of members of my household who live at the property as their primary place of residence is _____.
2. Following is the gross amount of income that all members of my household currently receive from all sources. (Before taxes or other deductions).

Name Of Household Member	Type/Source of Income (eg Name of Organization)	GROSS AMOUNT Amount	GROSS AMOUNT Period (Per Week, Month, Yr.)	FOR USE BY SERVICING AGENT Form Of Verification
		$		

By _____
Date _____

(Please attach paycheck stub, last year's Federal Income Tax Return, Social Security letter, etc.)

3. I and any other owners of the property have signed below.
4. I occupy the property to be improved on a permanent year-round basis.
5. I am hereby applying for a Deferred Payment Loan to improve my property, which will only have to be repaid (at 3% simple interest) when the property is sold or transferred.
6. The proceeds of the loan will be used only for the Proposed Improvements listed in Part II (or attached to this Folder).
7. I acknowledge that I will be responsible for assuring the rehabilitation work is fully completed within 6 months.
8. I understand that the required improvements may not be sufficiently extensive to meet S.F. Housing Code requirements.
9. I authorize the Housing Development Corporation, the Mayor's Office of Community Development and their agents to inspect the work financed by this loan and to obtain any documents needed to verify the information and certifications listed here.
10. I am aware that any false statement or misrepresentation made in connection with this loan may subject me to criminal and civil penalties.
11. (The following information is for statistical purposes only:)
    Age _____ Sex: _____ Race: Asian ___ Black ___ White ___ Other _____
    Years at Property ____ Marital Status: Single ___ Married ___

Signature of Borrower _____ Date _____
Signature of Borrower's Spouse _____ Date _____

HDC CERTIFICATIONS

1. I hereby request approval and funding of the loan set forth above.
2. The property is located in Census Tract _____ and is within the NIA or NSA listed above.
3. The owner first contacted the HDC about this loan on _____, 198_.
4. Based on an inspection of the property on _____, 198__, I certify that the property:
   (a) is a permanent structure used primarily for year-round residential use;
   (b) upon rehabilitation, will contain _____ owelling units.
5. Based on initial income information, the owner's total annual income is $_____, which is less than or equal to $_____ (80% SMSA median income for that household size).
6. The proposed rehabilitation work is accurately described in:
   ___ Part II of this Folder, or
   ___ Attached Contractor's Proposal
7. We have reviewed the proposed rehabilitation work and find that:
   (a) the scope of work will at least correct all required health and safety deficiencies,
   (b) the scope of work to be financed by the Loan includes only correction required improvements of City of San Francisco Housing Code ~~deficiencies~~,
   (c) the proposed methods and materials seem adequate, and
   (d) the proposed price of each item is reasonable.
8. The total amount of the loan is within Program Loan limits.
9. All necessary materials and attachments have been included:
   ___ contractor's proposal ___ income documents ___ inspection report
10. All the above statements are true and correct to the best of my knowledge.

Signature _____ Date _____
Position _____ Phone _____

SERVICING AGENT ACTION DRAFT 5/30/80

1. Loan Review:
   __ a: Folder completely filled out and signed, with attachments.
   __ b. Income OK: Verified Total Annual Income $_____
   __ c. Ownership OK
      Based on_____
   __ d. Loan amount consistent with proposed improvements and within Program limits and allocation for NIA/NSA.
2. Action __Approved
   __Missing Information _____
   __Disapproved
   By_____Date_____
3. Closing scheduled for _____, 198__
   __Notified Owner
   __Notified HDC
4. Closing completed
   __Documents signed Date_____
   __$_____funds reserved from ____(NSA or NIA) Date_____
   __ Deed of Trust recorded Date_____

DRAFT 5/30/80

San Francis[illegible]ousing Finance Program

MULTI-FAMILY LOAN SUBMISSION FO[illegible]

TRANSITTAL

To:_____, Servicing Agent
From:_____, Housing Dev'mt.Corp.
Date:_____
Eligible Are_____(NSA or NIA)

Borrower_____
Address_____
Phone Home_____ Work_____
Loan Amount $_____(at __%)

OWNER CERTIFICATIONS

1. I am hereby applying for a Deferred Payment Loan to improve my property, which will only have to be repaid (at __% simple interest) when the property is sold or transferred.
2. All the owners of the property have signed below.
3. The total number of units after rehabilitation will be ____.
4. At least half of the units will be occupied by low and mocerate income tenants, as evidenced by the Tenant Income Statements attached.
5. Following is an accurate description of the current and proposed occupancy of the building:

Unit	Type (#BRS.)	Current Tenant (or vacant)	Tenant Income	Current Rent (Or Vacant)	Proposed Change In Occupancy (If any)	First Year Proposed Rent
			$	$		$
			$	$		$
			$	$		$
			$	$		$
			$	$		$

6. I have signed and agree to abide by all terms and conditions of the Rent and Eviction Limitation Agreement attached hereto
7. The property ___will ___will not be vacant during rehabilitation.
8. Relocation provisions for current tenants are:
   Temporary (During Rehabilitation)_____
   Permanent_____
9. The cost of rehabilitation is as follows:
   $_____Amount financed by Deferred Payment Loan
   $_____Other financing (Source_____)
   Monthly Payment (if Loan)$_____
   $_____ TOTAL
10. The proceeds of the loan will be used only for the Proposed Improvements listed in Part II (or attached to this Folder).
11. I acknowledge that I will be responsible for assuring the rehabilitation work is fully completed witnin 6 months.
12. I authorize the Housing Development Corporation, the Mayor's Office of Community Development, and their agents to inspect the work financed by this loan and to obtain any documents needed to verify the information and certifications listed here.
13. I am aware that any false statement or misrepresentation made in connection with this loan may subject me to criminal and civil penalties.

Borrower_____ Date _____
Spouse_____ Date _____
Organization (if any)_____

HDC CERTIFICATIONS

1. I hereby request approval and funding of the loan set forth above.
2. The property is located in Census Tract _____ and is within the NIA or NSA listed above.
3. The owner first contacted the HDC about this loan on ____, 19___.
4. Based on an inspection of the property on _____, 198___, I certify that the property:
   (a) is a permanent structure used primarily for year-round residential use;
   (b) upon rehabilitation, will contain ____units;
   (c) is a ___apartment building or ___residential hotel.
5. Based on the inspection of the property, review of attached Tenant Income Statements, and all other documents, I certify that:
   (a) the description of current and proposed occupancy (owner certification 5 above) is accurate;
   (b) at least half of all tenants will be below 80% of median income;
   (c) the Rent Eviction and Limitation Agreement has been accurately and completely filled out and complies with all Program policies (including _ initial rent increase, ___maximum initial rent, and ___penalties);
   (d) the relocation provisions described above are adequate; and
   (e) the description of sources of financing (above) is accurate.

6. The proposed rehabilitationwork is accurately described in:
   ___Part II of this Folder, or
   ___attached proposal
7. We have reviewed the proposed rehabilitation work and find that:
   (a) the scope of work will at least correct all major health and safety deficiencies,
   (b) the scope of work to be financed by the Loan includes only correction of City of San Francisco Housing Code deficiencies,
   (c) the proposed methods and materials seem adequate, and
   (d) the proposed price of each item is reasonable.
7. The total amount of the loan is $_____per unit, which is within Program Loan limits.
8. All necessary materials and attachments have been included:
   ___Contractor's proposal ___Tenant Income Statements ___Inspection Report
   ___Rent and Eviction Limitation Agreement
9. All the above statements are true and correct to the best of my knowledge.

Signature_____ Date_____
Position _____ Phone _____

SERVICING AGENT

1. Loan Review:
   ___ a. Folder completely filled out and signed, with attachments.
   ___ b. Tenant Income Statements OK.
   ___ c. Ownership OK
   Based on_____
   ___ d. Loan amount consistent with proposed improvements and within Program limits and allocation for NIA/NSA.
2. Action
   ___ Approved
   ___ Missing Information_____
   ___ Disapproved
   By_____ Date_____
3. Closing scheduled for _____,19___
   ___ Notified Owner
   ___ Notified HDC
4. Closing completed
   ___ Documents signed Date_____
   ___ $_____funds reserved from_____(NSA or NIA) Date_____
   ___ Any private funds escrowed: $_____Date _____
   ___ Mortgage recorded Date_____

DRAFT 5/30/80

San Francisco Housing Finance Program

TENANT'S INCOME STATEMENT

Address of Property _____ Unit #_____

Name (print)_____ Phone_____

1. How long have you occupied this premises? Since _____ 19___.

2. What is the term of your present lease (rental agreement)?_____. Your monthly rental payment is $_____.

3. When was the last rental increase?_____ Amount of monthly increase $_____.

4. Number of rooms in your present unit:
   Living room_____ Dining room_____ Bathroom_____
   Bedrooms_____ Kitchen_____

5. How many members of your household are there?_____

6. In confidence and as a condition for a City Loan to fix up your building at the lowest possible cost to each tenant, please indicate the total current annual income of all members of your household. Please list the gross amount, before taxes or other deductions.

Name of Household Member	Type/Source of Income (Name of Organization)	Annual $ Amount

_____ _____
Signature of tenant/occupant Date

The above information is furnished in strict confidence.

Thank you for your cooperation.

FOR USE BY HDC

Information above was obtained by:_____

Total Annual Income: $_____

Household Size: _____

Action: Low/Moderate Income: ___Yes ___No

By_____, Date_____

San Francisco [illegible]sing Finance Program

- INVOICE

IDENTIFICATION

Owner _____
Address _____
Area _____
EDC _____ (NSA or NIA)
Contractor _____

Purpose:
- Advance
- Progress
- Final Payment
- Release of Holdback

CONTRACTOR REQUEST FOR PAYMENT

I hereby certify that I have completed _____% of the contracted work on the above job and request payment of the contract amount as set forth below:

Contract Amount $ _____

% of Work Completed _____

Amount Completed $ _____

Less: Previous Payment(s) $ _____

$ _____

Total Due $ _____

Less Holdback (if any) $ _____

Total Amount Due This Invoice $ _____

List Work Completed:

Item	$ Amount
Total	

Note: If final payment, I hereby also deliver to the owner release in full of all liens arising out of contractors performance and a One Year Warranty to run for 12 months from this date.

_____ _____
Contractor's Signature Date

OWNER APPROVAL

I hereby approve the Contractor's work as described above and authorize payment of my Deferred Payment Loan proceeds, as due and payable to the contractor, from the sub-account established on my behalf.

_____ _____
Owner's Signature Date

PROGRAM APPROVAL

I hereby authorize the following transfer of funds:

Amount: $ _____
From: Lump Sum Account (Account No. _____)
On behalf of _____ _____
Owner Address

Reason (if different from request): _____

To: _____, Contractor

Date: _____

Approved by: _____ _____
Housing Development Corporation Position

If this payment is in advance of work, the Housing Development Corporation assumes responsibility for assuring that such work is completed.

SERVICING AGENT

Funds Transferred: $

DRAFT 5/30/80

San Francisco Housing Finance Program

INCREASE TO SUB-ACCOUNT

IDENTIFICATION

Owner _____ Area _____ (NSA or NIA)

Address _____ EDC _____

CONTRACTOR REQUEST

The following changes are hereby requested to the contracted improvements as detailed in proposal of _____, 198_.

Item	Change	Reason	Cost

Signature _____ Date _____

OWNER APPROVAL

I hereby approve the changes described above and request an increase of $_____ in the amount of my Deferred Payment Loan. I understand that my approval evidences an increase in the debt recorded against my property.

Signature _____ Date _____

Spouse _____

Organization (if any) _____

EDC APPROVAL

— Increase is necessary to complete required work.
— Cost of increase appears to be reasonable.
— This increase is less than 20% of original contract amounts.

Original Contract Amount $ _____

Previous Increases $ _____

Plus This Increase $ _____

Total Increase $ _____

Total Increase as so of Original Contract Amount _____%

Approved _____ Date _____

HCD _____

SERVICING AGENT

Sub - Account _____ Established on _____ 198__
Funds increased $ _____ Date _____

Officer _____

DRAFT 5/30/80

EXAMPLES OF OTHER FORMS

(ILLUSTRATIVE PURPOSES ONLY)

Processing Checklist
Screening Guide
Daily Inspection List
Initial Inspection Report
Improvement Certificate
Full One-Year Warranty
Contract Suspension Letter
Re-Inspection Letter

DRAFT 5/30/80

SCREENING FOR DEFERRED PAYMENT LOANS

Name of Applicant _____ Date of Inquiry _____

1. Do you own the property? _____ yes _____ ineligible

2. Address of property _____

_____ NIA/NSA _____ ineligible

3. Do you occupy property? _____ yes _____ no

Are there only 1 or 2 units? _____ yes _____ no

- If yes to both, Single-Family
- Multi-Family

4. a) SINGLE-FAMILY

How many members of your household? _____
Approximate total household income _____
Below 80% of SMSA median _____ yes _____ ineligible

b) MULTI-FAMILY

How many units? _____
Will more than half the units be occupied by low and moderate-income tenants?(e.g. family of four below $_____)

_____ yes _____ ineligible

ACTION

Eligibility:
_____ Single-Family
_____ Multi-Family
_____ Other Program _____
_____ Ineligible for any assistance

Next Step:
_____ Inspection Date_____
_____ Application Date_____
_____ Referral Date_____

PREPARED BY _____

DEFERRED PAYMENT LOAN PROCESSING CHECKLIST

DRAFT 5/30/80

Owner _____

Address of Property _____

Phone Home _____ Work _____

Area _____

Step	Action Taken	Date	Comments
Inquiry			
Initial Inspection			
Application	____Eligible ____Ineligible		
Contract Review	____Approved ____Suspended ____ Approved ____ Rejected		
Loan Submission			
Closing			
Inspections/Payments			
1.			
2.			
3.			
4.			
Close Out			

DRAFT 5/30/80

DAILY INSPECTION LIST

Construction Specialist _____ Date _____

TIME	BORROWER	ADDRESS	PHONE	AREA	TYPE OF ASSISTANCE(a)	TYPE OF INSPECTION(b)	OUTCOME(c)	RESCHEDULED
9:30 A.M.								
11:00 A.M.								
1:30 P.M.								
3:00 P.M.								
Other:								

(a) Type of Assistance:

DPL-S Single Family Deferred Payment Loan
DPL-M- Multi-Family Deferred Payment Loan
SB 966 -
Title I
HOME

(b) Type of Inspection:

I - Initial
CO - Change Order
F - Final Inspection
R - Re-inspection

(c) Outcome

NH - Borrower not home
C - Completed Initial Inspection
A - Approved Payment
D - Disapproved Payment

DRAFT 5/30/80

REHABILITATION CORPORATION

IMPROVEMENT CERTIFICATE

PART I: GENERAL

OWNER_____

ADDRESS_____ NO. OF DWELLING UNITS_____

PHONE: HOME_____ WORK_____ HOUSING DEVELOPMENT CORPORATION_____

INSTRUCTIONS

To complete this Improvement Certificate, please:

1. Fill out the information above.

2. The work to be done on your house must include all required work listed on the Inspection Report and may include any other items listed here.

3. It is up to you to find and select a contractor.

4. Have each contractor you decide to use:

   a. Complete Part II, indicating how they will carry out each item and the price.
   b. Sign both copies of the Contractor Agreement (Part III).
   c. Give you 2 copies of a written proposal or contract. Caution: don't sign any contract yet, unless it clearly says that the contract is only valid if you receive financial assistance from the Rehabilitation Program.

5. For any items on Part II which you want and are qualified to do yourself:

   a. Write "self" under name of contractor;
   b. Write cost of materials (Your labor cannot be included); and
   c. Obtain written list of materials and prices from your suppliers.

6. Tear off your copy of the Contractor Warranty (Part III) and keep one copy of the contractor's proposals. This is your way of making sure the work is done correctly.

7. Submit this Certificate, 1 copy of each contractor's written proposal, and your proposal for self-help (if any), in the enclosed addressed envelope.

Warranty. Each Contractor hereby warrants to the Borrower, and to subsequent Owners, of the property to be improved, that all materials, hardware, fixtures, and utilities, of whatever kind or nature, installed or constructed on said property by the Contractor are of good quality, and free from defects in workmanship or materials or deficiencies subject to the One Year Warranty (Form 5).

Acknowledgement. The above warranties are in addition to, and not in limitation of, any and all other rights and remedies to which the Owner, or subsequent owners, may be entitled, at law or in equity, and shall survive the conveyance of title, delivery of possession of the property, or other final settlement made by the Owner and shall be binding on the undersigned notwithstanding any provision to the contrary contained in any instrument heretofore or hereinafter executed by the Owner.

ractor(s)

Contractor	Address	Phone
Signature	Title	Calif. Registration #
Contractor	Address	Phone
Signature	Title	Calif. Registration #
Contractor	Address	Phone
Signature	Title	Calif. Registration #

FORM 6: PART II DRAFT 5/30/80

PART II: LIST OF PROPOSED IMPROVEMENTS
(must be filled out if detailed Contractor's Proposal is not submitted)

RE: Property of _____ at _____
address

TYPE OF REPAIR/ IMPROVEMENT	DESCRIPTION OF WORK	COST	NAME OF CONTRACTOR OR SELF	PROGRAM USE: COMPLETED REQUIRED WORK
MASONRY				
Foundation				
Backfill				
Porch Piers				
Chimney				
Other				
ROOFING				
Remove and/ Replace				
Overlay				
Gutters & Downspouts				
Other				
EXTERIOR				
Paint or Siding				
GARAGE OR ACC. BUILDING				
CARPENTRY				
Windows				
Doors				
Eaves				
Porch				
Beams/Posts				
Steps				

TYPE OF REPAIR/ IMPROVEMENT	DESCRIPTION OF WORK	COST	NAME OF CONTRACTOR OR SELF	PROGRAM USE: COMPLETED REQUIRED WORK
CARPENTRY				
Floors				
Walls				
Ceilings				
Railings				
Other				
PLUMBING				
Hot Water Heater				
Pressure Relief Valve				
Bathroom Fixtures				
Kitchen Fixtures				
Waste Lines				
Feed Lines				
Other				
ELECTRICAL				
Increase Service				
Add'l Receptacles				
Fixtures/Switches				
Other				
HEATING/INSULATION				
Heating Unit				
Vents, Ducts				
Insulation				
Weatherstipping				
MISCELLANEOUS				
Infestation Control				
Interior Finishing				
Exits				
Handicapped				
Smoke Detector(s)				

PART III. CONTRACTOR WARRANTY

Hold Harmless. Each Contractor shall agree to defend, indemnify, and hold harmless the Owner. The Housing Development Corporation the _____ Servicing Agent and the City of San Francisco from liability and claim for damages because of bodily injury, property damage, sickness, disease or loss and expense rising from Contractor's Performance under this agreement to install or construct home improvements to be paid for the proceeds of Owner's assistance (hereinafter referred to as Contractor's Performance). Each Contractor is acting in the capacity of an independent Contractor with respect to the Borrower.

Lien Waivers. Each Contractor agrees to protect, defend and indemnify Owner from any claims for unpaid work, labor, or materials with respect to Contractor's Performance. Final payment shall not be due until the Contractor has delivered to the Owner complete release of all liens arising out of Contractor's Performance or receipt in full covering all labor and materials for which a lien could be filed, or a bond satisfactory to the Owner indemnifying him against any lien.

Payment Schedule. Each Contractor hereby acknowledges that it will be deemed a material breach of the aforementioned agreement between the Owner and the Contractor for the Contractor to request or accept a payment or progress payment which is substantially in excess of the value of the improvements at the time such payment is requested or received. Final payment shall not be due by the Owner to the Contractor prior to the satisfactory completion and acceptance of the work by the Owner.

Cancellation. In the event that the Owner is unable to obtain financial assistance from the Rehabilitation Program, it is expressly understood and agreed that upon written notice to the Contractor this agreement shall be declared null and void and terminated without any liability or obligation of either party to the other.

Time of Performance. Contractor agrees to complete work no later than _____(days) (Not to exceed six months) following the date work commences. If completion is delayed for reasons beyond Contractor's control, Contractor shall provide timely notice to the Owner of the reasons for such delay.

Change Orders. Owner and Contractor expressly agree that no material changes or alterations in the description of work or price provided above shall be made unless in writing and mutually agreed to by both parties.

Permits and Codes. Each Contractor agrees to secure and pay for all necessary permits and licenses required for Contractor's Performance and to perform all work in conformance with applicable local codes and requirements.

Equal Opportunity. Each Contractor agrees to provide equal opportunity to all persons, without discrimination as to race, color, creed, religion, national origin, sex, marital status, age and status with regard to public assistance or disability.

Contractor Status. Each Contractor represents that at the time of execution hereof, it is not listed on the Disbarred and Suspendable Contractor's List of the U.S. Department of Housing and Urban Development.

List of Improvements. Each Contractor acknowledges that it has reviewed the List of Proposed Improvements (Part II of This Certificate) and that such list is accurate and consistent (as to scope of work, price and name of Contractor) with the Contractor's proposal and agreement with the Owner and the work that the Contractor will undertake.

Sub-Contractors. Each Contractor agrees that all the warranties contained herein shall apply to all work performed under the Contract, including that performed by any sub-contractors.

Warranty. Each Contractor hereby warrants to the Borrower, and to subsequent Owners, of the property to be improved, that all materials, hardware, fixtures, and utilities, of whatever kind or nature, installed or constructed on said property by the Contractor are of good quality, and free from defects in workmanship or materials or deficiencies subject to the One Year Warranty (Form 5).

Acknowledgement. The above warranties are in addition to, and not in limitation of, any and all other rights and remedies to which the Owner, or subsequent owners, may be entitled, at law or in equity, and shall survive the conveyance of title, delivery of possession of the property, or other final settlement made by the Owner and shall be binding on the undersigned notwithstanding any provision to the contrary contained in any instrument heretofore or hereinafter executed by the Owner.

ractor(s)

Contractor	Address	Phone
Signature	Title	Calif. Registration #
Contractor	Address	Phone
Signature	Title	Calif. Registration #
Contractor	Address	Phone
Signature	Title	Calif. Registration #

FULL ONE-YEAR WARRANTY

Coverage Provided

All improvements, materials, hardware and fixtures installed or constructed on your home by the Contractor are warranted, under normal use, to be free from defects in materials or workmanship.

This warranty extends to the Owner and to subsequent owners. The warranty begins on the date of Contractor's request for final payment stating that all work under the contract has been completed and extends for 12 months thereafter.

Owner's Obligation

The Owner is responsible for normal maintenance of all improvements.

If a problem occurs which the Owner believes is covered by this warranty, the Owner shall contact the Contractor in writing, giving the Contractor sufficient information to enable him to resolve the matter.

Contractor's Obligation

The Contractor is obligated at no charge to the Owner to repair or replace any parts necessary to correct defects in material or workmanship.

What is Not Covered by This Express Warranty

This Warranty does not cover:

1. Defects caused by or related to:
   (a) Abuse, misuse, negligence or accident; or
   (b) Normal deterioration due to wear or exposure
2. Loss of time, inconvenience, commercial loss, loss of use of the home, incidental charges such as telephone calls, hotel bills or other incidental or consequential damages.
3. Any undertaking, representation or warranty made by any Contractor or other person beyond those expressly set forth in this Warranty.

Contractor _____ Signature _____

Address _____ Title _____

Phone _____

DRAFT 5/30/80

REHABILITATION CORPORATION Form 8

CONTRACT SUSPENSION LETTER

_____, 19____

OWNER _____

ADDRESS OF PROPERTY _____

We have reviewed the documents showing how you intend to use your Deferred Payment Loan. The following changes must be made if you are to receive Program assistance.

1. Your proposed improvements do not adequately carry out the following required work items (listed on your Inspection Report):

	Type of Work	Change Needed
(a)	_____	_____
(b)	_____	_____
(c)	_____	_____

Your Action

1. Have the contractor revise his proposal to make these additions or changes.
2. Revise Part II of the Improvement Certificate. (You may use the new blank one enclosed).

2. The price of the rehabilitation contract for _____ work does not appear to be reasonable, based on Program experience.

Your Action

1. Renegotiate with your contractor, or obtain a proposal from another contractor.
2. Revise the Improvement Certificate.

You must obtain the above documents and send them to:

_____

_____

_____

These must be received within 30 days from the date of this letter or your application will be rejected. Please feel free to call me at _____.

Sincerely,

_____

Prime or Relevant Contractor _____

Enclosed:

FORM 16

DRAFT 5/30/80

RE-INSPECTION LETTER

Date: _____

TO: Owner _____

Contractor _____

Address of Property _____

During my final inspection of the rehabilitation work on the property, I found that the following items listed on the Improvement Certificate had not been completed.

ITEM	WORK TO BE COMPLETED
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

Please arrange another inspection by calling _____.

Sincerely,

_____

CONSTRUCTION SPECIALIST

RE-INSPECTION

Complete	Incomplete	Comment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Action: _____

By: _____

Date: _____

FIX UP

YOUR

PROPERTY

WITH A:

DEFERRED PAYMENT LOAN

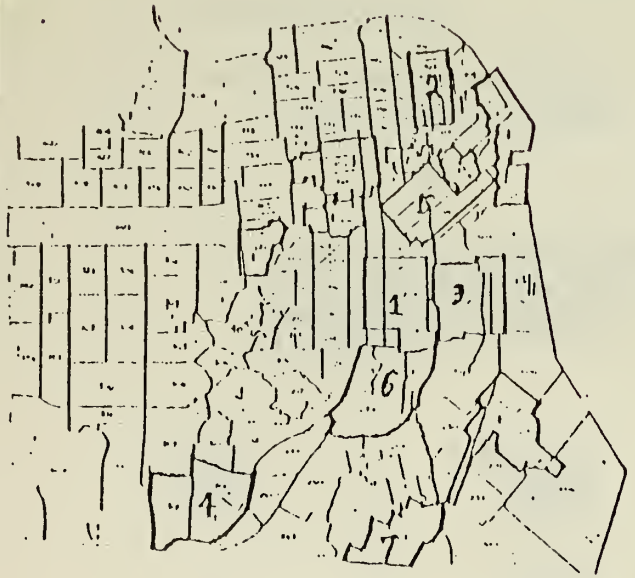
- LOW INTEREST
- NO MONTHLY PAYMENTS

FROM THE

SAN FRANCISCO HOUSING

FINANCE PROGRAM

NEIGHBORHOOD MAP



HOUSING DEVELOPMENT CORPORATIONS

AREA	CORPORATIONS	CALL
1	Mission Housing Development Corp. 2922 Mission Street	648-6113
2	Chinese Community Housing Corp. 523 Grant Ave, 2nd Floor	981-8645
2	Asian, Inc. 1610 Bush Street	928-5910
3	Potrero Hill Community Development Corp. 1060 Tennessee Street	282-3535
4	Housing Conservation Institute 315 Granada Avenue	586-8000
5	Tenants and Owners Development Corp. 177 Jessie Street	543-3774
6.	?	
7.	?	

IF YOU LIKE TO MAKE BASIC REPAIRS TO YOUR PROPERTY, YOU MAY BE ELIGIBLE FOR A DEFERRED PAYMENT LOAN.

THE RULES ARE SIMPLE.

1. WHO'S ELIGIBLE?

- Owners of residential property in any of the eight areas shown on the map.
- You must either:
  a. be a low or moderate-income owner-occupant

OR

  b. intend to rent at least half the units to low and moderate-income tenants.

FAMILY SIZE	MAXIMUM INCOME
1	11,600
2	13,250
3	14,900
4	16,550
5	17,600
6	18,650
7	19,650
8	20,700

Properties can be single-family homes; 2, 3 and 4 - flats; apartment buildings; and residential hotels.

2. WHAT CAN YOU USE THE LOAN FOR?

The loan can only be used to pay for the cost of correcting San Francisco Housing Code deficiencies. At a minimum, you must correct any key health and safety items.

3. IS THE PROGRAM VOLUNTARY?

Yes, its your choice to apply for a loan and whether to make the improvements on your property. There is NO City Code compliance inspection involved.

4. WHAT ARE TERMS OF THE LOAN?

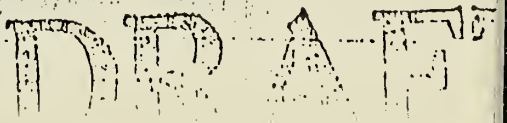
Loans are available at interest rates as low as 3%. You don't have to make any payments until the property is sold. Then the cash from the sale will pay off the loan. There are specific rules on rent increases for multi-family buildings.

5. HOW DO YOU APPLY?

a. Check the area map to see which neighborhood your property is in. Then call the Housing Development Corporation listed there.

b. They'll give you in[illegible]-mation, tell you if you' likely to be eligible, a help you apply.

NOTE: If you're a homeowner be sure to bring docu showing your family's income (tax returns, stubs, social securit letter, etc.)



SAN FRANCISCO HOUSING FINANCE PROGRAM

SERVICING AGREEMENT

This is an agreement dated as of _____, 1980 between the MAYOR'S OFFICE OF COMMUNITY DEVELOPMENT of the City of San Francisco ("City") and _____, ("Servicing Agent"), a private financial institution located in the City of San Francisco.

The parties hereto, intending to be legally bound, hereby agree as follows:

1. LUMP-SUM ACCOUNT

1.1 Establishment of Account

Upon the date of this Agreement, City will deliver to Servicing Agent The Sum of SEVEN HUNDRED THOUSAND DOLLARS ($700,000) received by the City of San Francisco under its Community Development Block Grant Program from the U. S. Department of Housing and Urban Development.

These Funds shall be deposited in a separate, segregated account of the Servicing Agent, entitled the Housing Finance Program Lump-Sum Account hereinafter referred to as Lump-Sum Account (Account No. _____); and shall be held by the Servicing Agent on behalf of the City. The use of these funds is subject to the provisions governing lump sum drawdowns for property rehabilitation, Section 570.513 of the HUD regulations on Community Development Block Grant, 24 CFR, Part 570.

1.2 Interest on Lump-Sum Account or Sub-Accounts

The Lump-Sum Account or Sub Accounts shall be invested by the Servicing Agent in certificates of Deposit which shall earn interest at the same rate as the accounts of similar amounts and maturities. All interest earned shall belong to the City and shall be retained in the Lump-Sum Account.

1.3 Subsequent Deposits

Additional funds may be deposited in the Lump-Sum Account from time to time, including the following:

i. Repayments of Deferred Loans (as collected by the Servicing Agent on behalf of the City) as properties are sold; and

ii. Additional Community Development Block Grant Funds received by the City for rehabilitation.

2. ESTABLISHMENT OF SUB-ACCOUNTS

Receipt of Loan Submission Folder

2.1 The Servicing Agent will receive from local Housing Development Corporations (HDC's) "Loan Submission Folders" for single-family and multi-family loans, consisting of:

a. completely filled out folder cover
b. list of proposed improvements or contractor's proposal
c. for single-family loans: documents evidencing owner income
d. for multi-family loans: Tenant Income Statements and Rent and Eviction Limitation Agreement.

The Servicing Agent will check that the Folder is complete and quickly inform the HDC if any item (other than "c" above) is missing.

2.2 Review Loan

The Servicing Agent will make sure that the proposed loan meets "1980 Housing Finance Program Policies" (attached), as follows:

a) Income - On single-family loans only: complete the verification of owner income, primarily using documents submitted with the folder and obtaining additional information if necessary. Adequate verification shall normally include any of the following:

- previous year's Federal Income tax return.
- telephone or written verification of employment
- pay stub
- check stub or letter from Social Security, pension or other organization

Then determine that the owner is at or below 80% of median income for family size.

b) Ownership - Verify that the applicant owns the property by obtaining (and attaching) a preliminary or short-form title report or other means to update title since the last recorded transfer.

c) Loan Amount - Check that the requested loan amount is consistent with the list of improvements, and is within program dollar limits.

d) Funds by Neighborhood - Check that the requested loan amount plus previously closed loans for that Neighborhood Improvement Area or Neighborhood Strategy Area does not exceed the following:

NEIGHBORHOOD	ALLOCATION
Inner Mission NSA	$190,000
Chinatown NSA	150,000
Potrero Hill NIA	100,000
OMI NIA	80,000
South of Market NIA	100,000
Bernal Heights NIA	50,000
Visitacion Valley NIA	30,000

These maximum allocations may only be changed upon written approval by the City.

2.3 Approve Loan

The Servicing Agent will then:

a) indicate on the folder whether the loan is approved or disapproved;
b) notify the EDC and the owner;
c) schedule a closing date; and
d) prepare the standard-form note and mortgage.

2.4 Close Loan

The Servicing Agent will close the loan, normally at its branch office closest to the owner:

a) Have the owner sign all documents
b) Give the owner invoices to use for contractor payments

c) Upon ~~Over~~ expiration of the recession period (where necessary):

i) record the mortgage
ii) establish within the lump-sum account a sub-account in the amount of the loan on behalf of the individual owner.

3. USE OF SUB-ACCOUNTS

3.1 Disbursement

Upon presentation of Invoices signed by the owner, the contractor and/or material supplier, and the HDC, the Servicing Agent shall disburse the approved amount of funds directly to the contractor and/or material supplier. In no event shall the Servicing Agent disburse any funds without such an authorized invoice.

Upon such disbursement, the owners sub-account shall reflect such disbursement. In no event shall the total of disbursements exceed the total funds set aside for that sub-account.

3.2 Increase of Sub-Account

Upon presentation of a Sub-Account Increase form signed by the owner and the HDC, the servicing agent shall transfer the additional funds to the Sub-Account if:

a) The amount of the increase is not more than 20% of the initial loan amount; and
b) funds are available for that neighborhood.

4. REPORTING AND COLLECTIONS

4.1 Reporting

The Servicing Agent shall maintain a record of the lump-sum account and all sub-accounts and transactions thereof and shall provide a monthly report to the City by the 10th of each month detailing: by HDC

i. For the Lump-Sum Account: Initial and final balances, deposits, withdrawals, interest earned, and fees deducted; and funds closed and remaining for each Neighborhood.

ii. For each Sub-Account: Initial and final balances and transactions thereof.

iii. For each Loan Closed: A copy of the Loan Submission Folder cover and list of proposed improvements. ~~cover~~.

4.2 Files

The Servicing Agent shall retain the file for each loan, including the note and mortgage and copies of all invoices submitted.

4.3 Collection

The Servicing Agent will:

a) receive any payments upon sale or tansfer of the property
b) deposit such payments in the lump-sum account
c) note payment in the loan file; and
d) upon written authorization from the City, release the mortgage.

5. FEES

The Servicing Agent shall be paid only the following fees:

a) For each loan closed: $_____ plus actual title report and filing costs.
b) For each loan released: Filing cost plus $_____.

Such fees shall be deducted by the Servicing Agent from the Lump-Sum Account.

6. CHANGES AND TERMINATION

6.1 Term of Contract

This agreement shall be in full force and effect for loans closed within 24 months of this date.

6.2 Changes

The City may, from time to time, require changes in the Scope of Services of the Lender(s) and Servicing Agent to ~~the~~ performed hereunder. Such changes, ~~including any increases or decreases in the amount of the lender's funds utilized, and fees charged by the Servicing Agent~~, which are mutually agreed upon by and between the City and ~~all lender(s) and~~ Servicing Agent shall be incorporated in written amendments to this contract.

6.3 Termination of Contract for Cause

If, through any cause, the Servicing Agent shall fail to fulfill in a timely and proper manner his obligation under this contract, or if the Servicing Agent violates any of the covenants, agreements, or stipulations of this contract, the City shall have the right to terminate this contract by giving written notice to the Servicing Agent of such termination and specifying the effective date of such termination. Such termination shall not affect those loans closed prior to such date.

6.4 Termination for Convenience

Any party may terminate this contract by giving written notice to the other party of such termination specifying the effective date thereof at least thirty (30) days before the effective date of such termination. Such termination shall not affect those loans closed prior to such date.

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed:

ATTEST: Servicing Agent: _____

_____ Authorized Signature: _____

Title: _____ Title: _____

Mayor's Office of Community Development:

Authorized Signature: _____

Title: _____

Area Manager
Department of Housing and Urban Development
San Francisco, California

Dear _____:

The City of San Francisco hereby requests HUD Area Office approval of lump-sum drawdown of part of the Community Development Block Grant funds for property rehabilitation, in accordance with Section 570.513, 24 C.F.R. Part 570.

SUMMARY

Amount to be Drawn Down:	$700,000.00
CDBG Budget Year:	CD Year__, (beginning February 1, 1980)
CDBG Budget Reference:	Property rehabilitation: housing finance program fund
Purpose of Drawdown:	Funds to be deposited in private financial institution to be used for deferred payment loans.
Interest:	Market rate of interest
Lender Commitment:	Administrative services at reduced cost by private financial institution
Date of Drawdown:	June 20, 1980
Reference Person:	David Cincotta Assistant Director, Mayor's Office of Community Development (415) 558-4567

This letter is organized to provide background program information as well as the information required under Section 570.513(h):

1. Program Changes and Need for Drawdown

2. Reasons for our belief that the agreement meets the HUD approval standards including:

   (a) Commitments by Private Financial Institution;

   (b) Benefits Test;

   (c) Basis for Amount of Drawdown: and

   (d) Other Requirements for Agreement.

3. Certification that the request meets the Benefits Test under paragraph 570.513(i)(2)(i).

PURPOSE OF DRAWDOWN

As you know, the City has been using its CDBG housing finance program funds to finance voluntary rehabilitation through local non-profit housing development corporations. After review of program policies and operations by our consultant, Gressel Gressel Slater, Inc. of Chicago, we have decided to establish the following policies for the program:

1. Standardize Eligibility and Assistance

Given the large number of operating agencies, simple uniform rules will be established for all eligible Neighborhood Strategy and Neighborhood Improvement areas on who can be assisted, and the types of assistance. This will enhance program marketing, monitoring, and administration.

2. Assist Low and Moderate Income

Assistance would be used only for (a) owner-occupants below 80% of median income and (b) investor-owners where more than half the tenants are below 80% of median income. This assures that CDBG funds are used only for those situations where rehabilitation would not otherwise be feasible.

Other resources (CHFA Title I, HOHE, past leveraging arrangements) would be used for owners up to 120% of median income.

3. Make Deferred Payment Loans

Because assistance is limited to low and moderate income occupants who can least afford any increse in monthly housing payments, all assistance would be in the form of deferred payment loans. Upon sale of the property, this loan would be repaid with interest, in order to recycle CDBG funds. This would be parallel to the use of SB 966 state deferred payment loans. Thus, recycling would be used instead of leveraging for these low and moderate income occupants.

4. Correct Housing Code Deficiencies

Funds would be used only to correct San Francisco housing code deficiencies. Upon rehabilitation, each residential property would at least meet Section 8 Existing Housing Quality Standards (modified, as necessary for resident hotels).

5. Use for Different Types of Properties

Loans would be available for:

(a) one and two-family properties

(b) multi-family properties

(c) resident hotels

Loans for "b" and "c" would be subject to rent limitation agreements.

6. Simplify Administration

Administrative procedures would be simplified as follows:

a. The housing development corporation would screen applicants, inspect properties to list required work, review the contractor's proposal for scope and price, and obtain the loan application.

b. At that point, a private financial institution ("Servicing Agent") would verify income and ownership, approve funding, prepare loan documents, close the loan and set aside funds.

c. Upon owner and housing development corporation approval of a contractor's voucher or invoice, the contractor could present that invoice directly to the servicing agent for immediate payment.

This system has several major advantages:

a. Processing by multiple housing development corporations, but assuring that certain basic city standards are met on each case;

b. Economics of scale by having a single private lender do the ownership and income verifications, prepare documents and close cases;

c. Expedited payment to contractors;

d. Greater control on the use and accounting of all funds, with the lender's detailed monthly accounting of funds status and disbursement by job, improving the City's and HUD's financial monitoring ability.

Detailed Program Policies and key forms and instructions are attached to illustrate in detail how the new system will operate.

WRITTEN AGREEMENT

Th CDBG funds to be drawn down will all be deposited in a Rehabilitation Fund (the "Lump-Sum Account") with a Federally insured bank. The proposed agreement is enclosed.

COMMITMENTS BY PRIVATE FINANCIAL INSTITUTIONS

Under the agreement, the lender will provide improved administrative services at no, or reduced, cost to the City, in accordance with Section 570.513(i)3. The Lender will:

a. receive a lump-sum deposit of CDBG funds;

b. review each loan submitted by each housing development corporation to assure it meets all program requirements;

c. verify income and ownership;

d. keep track of funds by neighborhood to assure that loans do not exceed the neighborhood allocations;

e. prepare the note and mortgage;

f. close the loan;

g. reserve the approved amount of loan funds in a sub-account of the lump-sum account, specifying the owner, contractor and address of the property;

h. review change orders approved by housing development corporations and immediately increase the funds in the relevant sub-account;

i. provide control on the expenditure of funds, simply by never paying out more than is set aside in each sub-account;

j. provide a monthly report to the City of the amount and interest earned on the lump-sum account, allocations by neighborhood, and the deposits, status and disbursements for each sub-account; and

k. receive repayments of deferred payment loans, place in the sub-accounts, and release liens.

The disbursement functions - a, g, h, i and j - would be provided at no cost to the City. This represents a substantial savings in terms of program staff and accounting functions to provide an equivalent level of control.

The loan origination and servicing functions - b, c, d, e, f, and k - would be provided at a cost of $_____per closed case, plus title fees, etc. This is substantially below what it would cost public staff to perform the same functions.

Perhaps more important than these direct administrative benefits would be the indirect consequences in uniform program administration, faster payment to contractors, easier case processing, and greater accountability.

BENEFITS TEST

The CDBG funds will bear interest at the market rate for deposits of similar maturity and size, until actual disbursement to contractors.

BASIS FOR AMOUNT OF DRAWDOWN

The City expects to close all loans from the drawdown within 1 year, based on the following:

a. The limited amount of $700,000 total for all neighborhoods;

b. Applications and inquiries already being received by the housing development corporation;

c. Available staff at each housing development corporation, which has now been able to gain experience in processing cases;

d. The simplified type of assistance and case processing; and

e. The utilization of the lender's capacity to handle all underwriting functions.

OTHER REQUIREMENTS

The Agreement meets HUD regulatory requirements as follows:

1. Use of Fund: to make loans to property owners for rehabilitation and pay the lender fees.

2. Dates of Rehabilitation Loans: All loans will be closed no later than two years from the date of the lump-sum drawdown agreement.

3. Use of Repayments and Interest Earned: All interest on the fund and repayments of deferred payment loans shall be placed in the fund and used to make additional deferred payment loans.

4. Reference to HUD Regulations: Section ___ of the Agreement states that all funds deposited in the account are subject to Section 570.513 of the HUD regulations pertaining to Community Development Block Grants.

CERIFICATION

As detailed above, market rate interest is payable on the Rehabilitation Fund in accordance with 570.513 Section (i) (2) (i). The City of San Francisco hereby certifies that the commitment of administrative services by the lender provides a significant benefit meeting the needs of the City's rehabilitation objectives consistent with the Year V CDBG application.

REQUESTED ACTION

We trust that you will find that this request fully complies with HUD regulations on lump-sum drawdown. The drawdown of funds will be needed by June 20, 1980. Thank you very much for your prompt cooperation.

Sincerely,

APPENDIX C:

HOUSING MARKET DATA

1. HOME MORTGAGE DISCLOSURE ACT
2. SAN FRANCISCO BOARD OF REALTORS
3. CALIFORNIA DIVISION OF SAVINGS AND LOANS

Three data sources were used to analyze trends in private housing market activity in San Francisco:

1. Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act of 1975 requires banks and savings and loans, whether federally or state-chartered to report all real estate loans. We have compiled reports from the range of institutions for the latest available year, 1978. The information indicates the number and dollar amount of closed loans by census tract for three categories:

a. real estate loans on 1-4 unit dwellings (first mortgages to acquire, to acquire and rehabilitate, to refinance, and to refinance and rehabilitate);

b. residential improvement loans (on 1-4 unit dwellings); and

c. real estate loans on 5+ unit dwellings (multi-family mortgage loans).

Data has been adopted by the City's fifteen planning districts.

In summary, there was almost $700 million of 1-4 unit mortgages and almost $200 million of 5+ unit mortgages. Improvement loans totalled about $10 million -- traditionally about 1/4 of total consumer expenditures for home improvements.

2. Board of Realtors

Data on single-family home sales is available from the San Francisco Board of Realtors for the first six months of 1978 and of 1979. Information is grouped by seven areas of the City. Data shows a rapid escalation in sales prices in just about all areas of the City.

3. Division of Savings and Loans

The California Division of Savings and Loans obtains extremely complete information on each loan closed by state-chartered savings and loans. These institutions account for about 4/5 of mortgages originated in the City. Aggregated information is contained on computer tapes, by census tract, for each quarter of the year. We have printed-out analyses of the data for the 2nd and 3rd quarters of both 1977 and 1979. Information is organized for the City as s whole, all fifteen planning districts, and Neighborhood Strategy and Neighborhood Improvement Areas.

(Note: The NSA and NIA data for 1979 is based on the second quarter only). Sample sizes are shown.

The information indicates that on existing single family homes:

	1977	1979
Average Sales Price	$70,584	$89,760
Monthly Payment	$ 452	$ 678
Monthly Income	$ 2,518	$ 3,316

All three sources of data confirm and detail common impressions of San Francisco's housing trends. They provide the basis for the types of major public actions prepared in the text of the Design Report.

MORTGAGE DISCLOSURE REPORT
LOAN ORIGINATIONS DURING 01/01/78 TO 12/31/78

Planning Districts	Real Estate Loans on 1-4 Unit Dwellings			Improvement Loans			Real Estate Loans on 5 or more Unit Dwellings		
	Number	Amount In Thousands*	Average Loan*	Number	Amount In Thousands*	Average Loan*	Number	Amount In Thousands*	Average Loan*
1	1,110	$ 73,785	$ 66	93	$ 1,570	$ 17	104	$ 15,192	$ 146
2	553	49,333	89	41	1,128	28	144	31,654	220
3	662	69,823	105	21	681	32	129	21,849	169
4	102	7,861	77	7	166	24	46	16,492	359
5	467	45,372	97	35	450	13	149	27,308	183
6	446	36,476	82	26	367	14	116	20,259	175
7	1,149	79,466	69	82	1,078	13	85	11,575	136
8	447	30,888	69	22	253	12	98	16,174	165
9	278	19,283	69	9	59	7	19	1,465	77
10	362	12,430	34	87	601	7	2	69	35
11	547	35,640	65	54	294	5	13	1,156	89
12	1,402	62,768	45	122	995	8	8	1,651	206
13	1,246	57,274	46	122	1,026	8	13	17,981	1,383**
14	884	53,989	61	57	680	12	28	3,532	126
15	1,215	57,926	48	65	728	11	33	4,311	131
TOTAL	10,850	$ 692,314	$ 64	843	$10,076	$ 12	987	$190,668	$ 193

* In thousands of Dollars Rounded to the Nearest Thousand.
** 1 Loan for $16,800,000

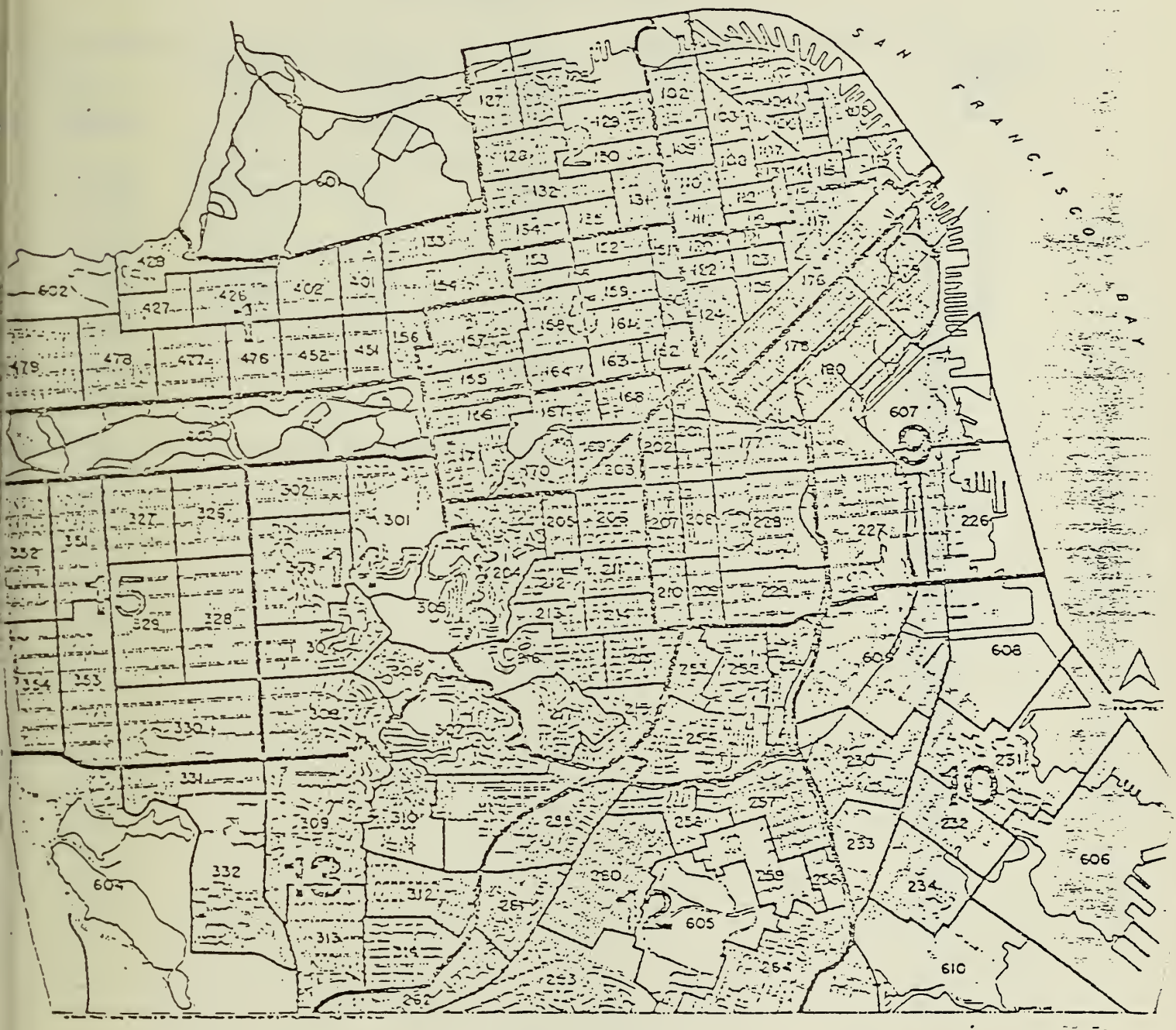
The Lending activity (mortgages and Improvement Loans) during the year of 1978 has been accumulated from (1) the California Department of State Savings and Loans Association report of Industry Totals and (2) Home Mortgage Disclosure Act Data from the following seven Federally-charted Savings & Loans:

First Federal of San Rafeal
Civic Federal
Eureka Federal
Bayview Federal
Home Federal of San Francisco
Glendale Federal
Chinatown Federal

and nine banks:

Barclays
Crocker
Wells Fargo
Sumitomo
Bank of the Orient
Security Pacific
Bank of America
Bank of California
United California Bank

lending activity has been organized by the fifteen Planning Districts - 1970
sus tracts designated by the San Francisco Department of City Planning.



PLANNING DISTRICTS

1. RICHMOND
2. MARINA
3. NORTHEAST
4. DOWNTOWN
5. WESTERN ADDITION
6. BUENA VISTA
7. CENTRAL
8. MISSION
9. SOUTH OF MARKET
10. SOUTH BAYSHORE
11. BERNAL HEIGHTS
12. SOUTH CENTRAL
13. INGLESIDE
14. INNER SUNSET
15. OUTER SUNSET

SINGLE FAMILY HOME SALES

	1978 (Feb. 1 - July 31)			1979 (Feb. 1 - July 31)			
A	No. Sales	Median Sales Price	Average Sale Time	No. Sales	Median Sales Price	% Increase	Average Sales Time
	42	$103,500	55 days	39	$118,500	14.5%	52 days
	156	81,200	61	200	100,000	23.2%	56
	67	61,500	64	77	69,000	12.2%	65
	162	95,000	56	179	123,500	30.0%	49
	18	117,500	47	16	128,000	8.9%	70
	3	149,000	41	8	173,000	16.1%	56
	18	69,750	140	26	84,250	20.8%	58
AL	466			545			

rce: San Francisco Board of Realtors, Profile Sales Activity

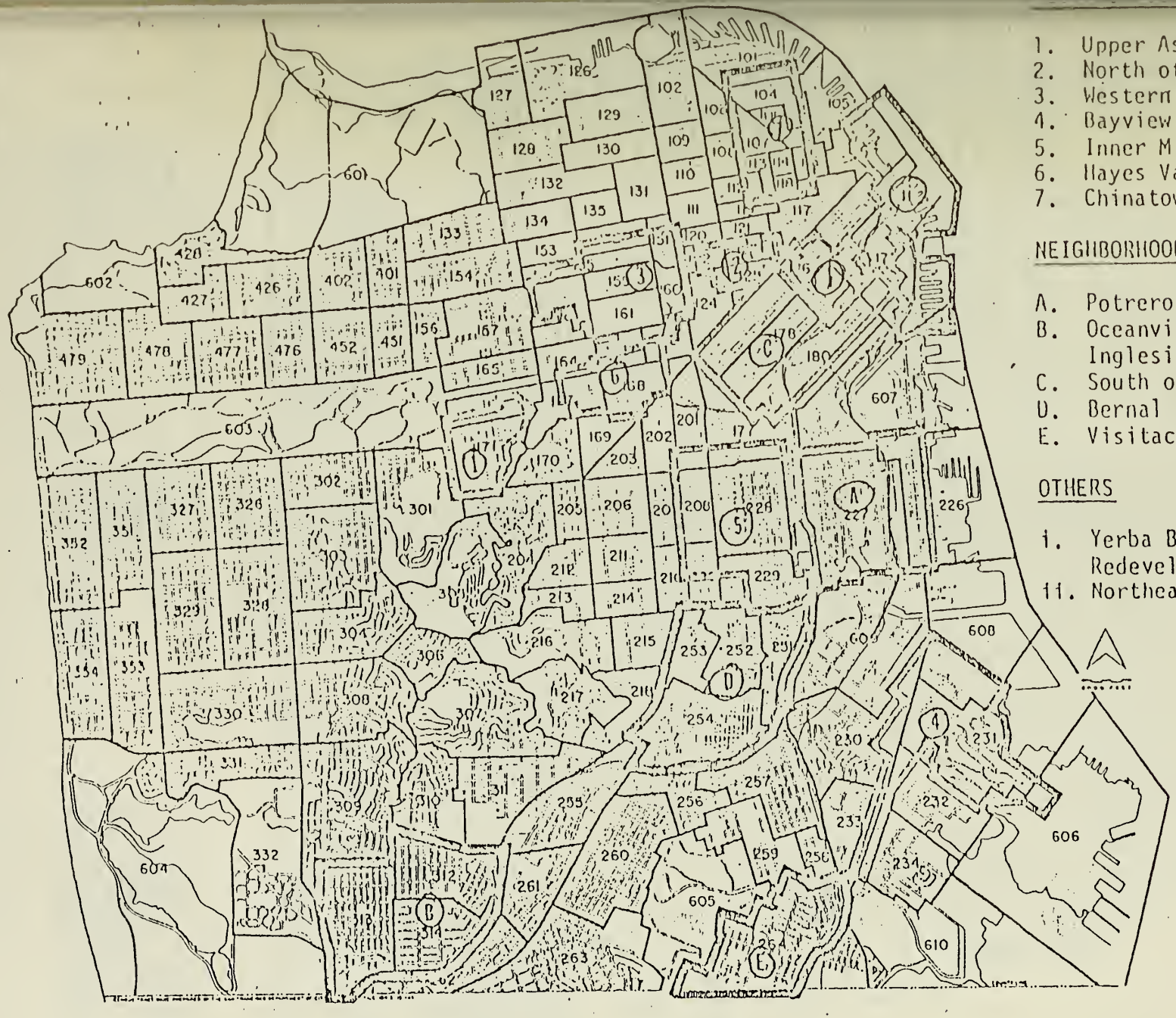
Area 01 Richmond
Area 02 Sunset-Parkside
Area 03 Ocean
Area 04 Upper Market—West Twin Peak
Area 05 Haight Ashbury—Western Addition
Area 06 Marina—North Beach and North Market
Area 07 Inner Mission—South Market
Area 08 Outer Mission
Area 09 Visitation Valley and Bayview
Area 10 Daly City—Westlake—Broadmoor and Colma
Area 11 South San Francisco—San Bruno—Brisbane—Pacifica
Area 19 Out of County
SAN FRANCISCO
DALY CITY
SOUTH SAN FRANCISCO
PACIFICA
SAN BRUNO
MILLBRAE
Golden Gate
Golden Gate Park
Presidio
Fort Mason
Yerba Buena Island
Treasure Island
U. S. Naval Station
Alcatraz Island
Golden Gate Nat'l Rec. Area
Marin Headlands State Park
Fort Cronkhite
Rodeo Lagoon
Point Bonita
Lime Point
Fort Point
Bridge (Toll)
Bakers Beach
Phelan Beach St. Pk.
Lincoln Park Muni. Golf Course
Ft. Miley Veterans Hospital
Seal Rocks
Golden Gate Park
Fleishhacker Zoo
Lake Merced
Harding Muni. Golf Course
Ft. Funston
Golden Gate Nat'l Rec. Area
Olympic Golf Club
Thornton Beach State Park
Lake Merced Golf Course
Mt. Davidson Park
San Francisco City College
S.F. Golf & C.C.
McLaren Park
Candlestick Park
(S. F. Giants)
San Mateo Co. Cow Palace
San Bruno Mtn. 1315
Brisbane
Cypress Hills G.C.
San Bruno Mountains
Colma
Sierra Pt.
Oyster Pt.
Oyster Point Marina
Butler Rd.
Baden
San Bruno Pt.
Visitacion
Edgemar
Pacific Manor
Sharp Park
Sharp Park Golf Course
Vallemar
Rockaway Beach
Pedro Valley
San Pedro Pt.
Linda Mar
Golden Gate Nat'l Cem.
Colf Golf Club
San Francisco International Airport
Junipero Serra Park
Green Hills Country Club
San Andreas Lake
Sweeney Ridge
Bay Area Rapid Transit
San Francisco-Oakland Bay Bridge
Golden Gate Bridge
Geary
Fulton
Oak St.
Fell
Lombard St.
Columbus Ave.
Van Ness Ave.
Presidio Ave.
Park Presidio Blvd.
Great Highway
Sloat Blvd.
Taraval
Noriega St.
Junipero Serra Blvd.
19th Ave.
Portola Dr.
Twin Peaks
Mt. Davidson
Monterey Blvd.
Ocean Ave.
Mission St.
Alemany
Skyline Blvd.
Lake Merced Blvd.
Eastmoor Ave.
Westmoor Ave.
Junipero Serra Blvd.
Hillside Blvd.
San Bruno Ave.
Randolph Ave.
Grand Ave.
Chestnut Ave.
Sierra
El Camino Real
Hwy. 1
Cabrillo
Rollingwood Dr.
San Bruno Ave.
Crystal Springs Rd.
Millbrae Ave.
Bayshore Blvd.
Airport Blvd.
Southern Pacific R.R.
Ocean View
Southern Pacific
Bayshore Freeway
Army St.
Silver Ave.
Geneva Ave.
Hunters Point
Shipyard
Yosemite
Islais Creek
Lagunita Dr.
Lake Merced
Skyline
Westlake
Broadmoor
Colma
Daly City
Pacifica
San Bruno
Millbrae
Brisbane
South San Francisco
Sunset-Parkside
Richmond
Ocean
Upper Market—West Twin Peak
Haight Ashbury—Western Addition
Marina—North Beach and North Market
Inner Mission—South Market
Outer Mission
Visitation Valley and Bayview
Out of County

DIVISION OF SAVINGS AND LOANS

Maps

1979 Data
- Citywide
- Planning Districts
- Neighborhood Strategy and Improvement Areas

1977 Data
- Citywide
- Planning Districts
- Neighborhood Strategy and Improvement Areas



1. Upper Ashbury
2. North of Market
3. Western Addition
4. Bayview Hunters Point
5. Inner Mission
6. Hayes Valley
7. Chinatown

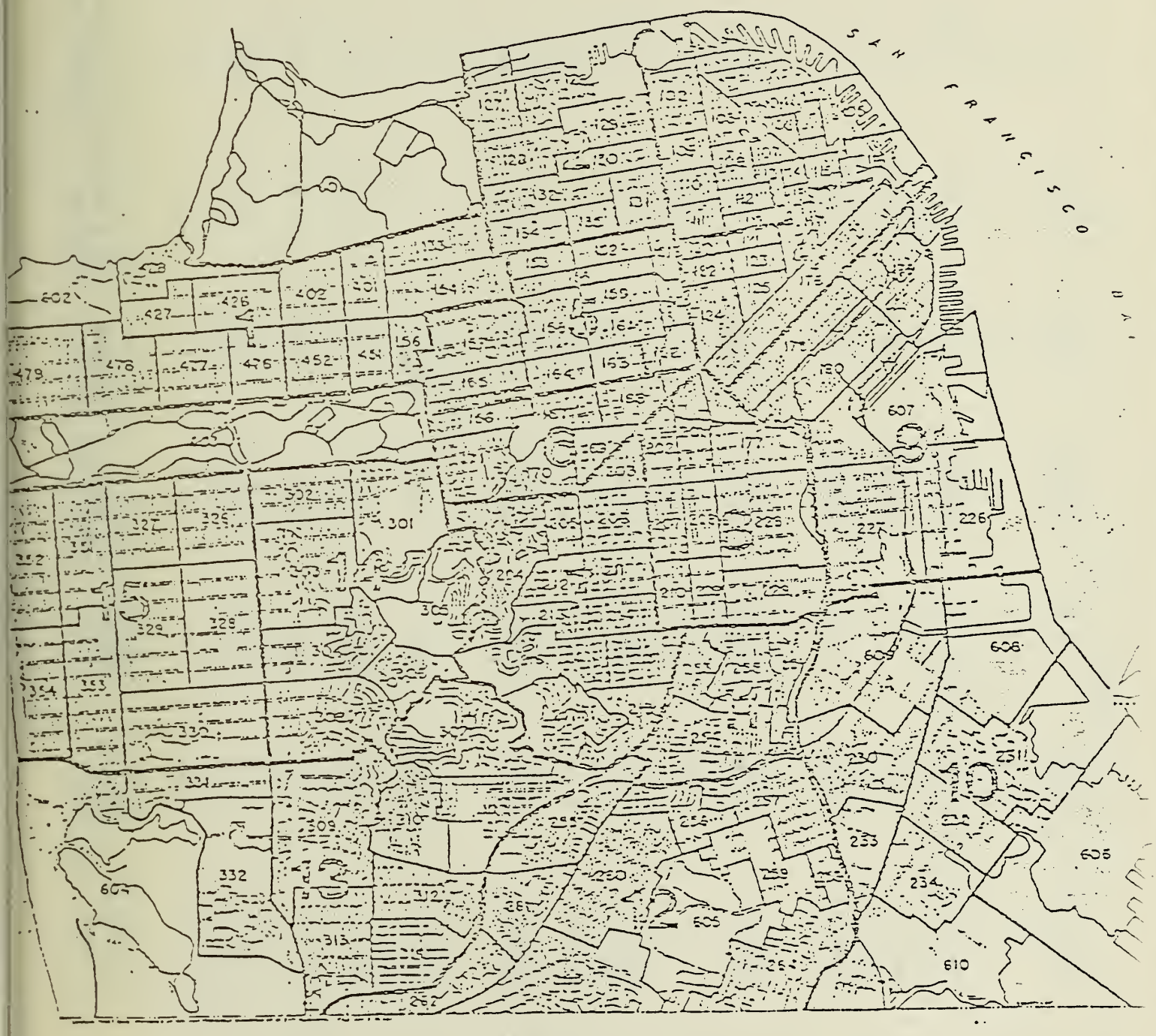
NEIGHBORHOOD IMPROVEMENT AREA

A. Potrero Hill
B. Oceanview-Merced Heights-Ingleside
C. South of Market
D. Bernal Heights
E. Visitacion Valley

OTHERS

i. Yerba Buena Center Redevelopment Area
ii. Northeast Waterfront

lending activity has been organized by the fifteen Planning Districts - 1970
sus tracts designated by the San Francisco Department of City Planning.



PLANNING DISTRICTS

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14. INNER SUNSET
15. OUTER SUNSET

CITYWIDE TOTALS - 1977

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 1788	70583.81	49.87	2517.94	452.09	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 138	93840.19	59.75	3213.38	553.56	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 13	92134.56	47.65	2692.50	2735.18	0.0	0.0	2.004
IMPROVEMENT SAMPLE SIZE: 88	11867.64	30.85	2015.35	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 443	72316.37	47.15	2383.08	401.88	10497.17	0.514	0.0
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 713	40036.80	35.26	3244.30	270.24	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 42	67491.69	52.10	4069.07	418.28	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 29	67453.94	51.76	3612.25	2703.86	0.0	0.0	2.004
IMPROVEMENT SAMPLE SIZE: 8	0.0	0.0	3327.37	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 263	40498.30	32.04	3082.56	232.57	13965.37	1.105	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 243	22551.94	36.58	0.0	148.56	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 3	30684.21	47.35	0.0	193.78	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 5	61392.16	89.72	0.0	1464.45	0.0	0.0	0.033
IMPROVEMENT SAMPLE SIZE: 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 82	26684.25	20.89	0.0	166.36	0.0	0.0	0.0

1977

PLANNING DISTRICT 1

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSIR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 126	102223.94	51.65	3329.21	665.16	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	3.033
IMPROVEMENT SAMPLE SIZE: 4	27775.00	111100.00	2098.75	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 33	97378.75	48.41	3283.82	524.18	40794.50	0.368	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 76	49158.16	44.56	3123.12	296.30	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 4	89000.00	51.56	3635.25	499.10	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 5	81705.69	59.64	0.0	3642.54	0.0	0.0	3.033
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	3700.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 25	50210.94	40.74	3554.52	276.83	15158.40	0.342	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 15	30548.14	39.03	0.0	191.02	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 4	34557.14	38.52	0.0	219.82	0.0	0.0	0.0

1977

PLANNING DISTRICT 2

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 22	193036.31	64.49	5885.13	1141.46	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 4	129575.00	80.41	3626.25	798.67	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	2.335
IMPROVEMENT SAMPLE SIZE: 2	0.0	0.0	3946.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 9	145944.44	70.28	3758.41	773.72	43521.00	0.893	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 24	73346.12	53.41	4939.87	466.69	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 4	83380.87	55.97	8233.75	533.13	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 2	74000.00	66.53	0.0	1928.76	0.0	0.0	2.335
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	2158.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 7	65631.56	20.62	4182.83	405.62	21813.14	1.567	0.0
LTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 22	32767.44	44.06	0.0	201.70	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 19	35904.04	40.35	0.0	196.18	0.0	0.0	0.0

1977

PLANNING DISTRICT 3

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	120315.75	71.71	4220.60	764.38	0.0	0.0	0.0
SAMPLE SIZE: 19							
PURCHASE, NEW	99628.00	82.28	3875.46	593.15	0.0	0.0	0.0
SAMPLE SIZE: 50							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	1271.00	0.0	0.0	0.0	0.0
SAMPLE SIZE: 1							
REFINANCE	141666.62	84.88	3400.00	770.66	0.0	0.0	0.0
SAMPLE SIZE: 3							
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	58695.45	49.88	4036.74	423.89	0.0	0.0	0.0
SAMPLE SIZE: 19							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	55605.26	46.29	4234.29	288.45	0.0	0.0	0.0
SAMPLE SIZE: 7							
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	20730.50	55.37	0.0	183.85	0.0	0.0	0.0
SAMPLE SIZE: 26							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 2							
REFINANCE	33439.76	60.58	0.0	184.83	0.0	0.0	0.0
SAMPLE SIZE: 9							

1977

PLANNING DISTRICT 4

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO								
PURCHASE, EXISTING		26000.00	45.22	2362.20	164.77	0.0	0.0	0.0
SAMPLE SIZE:	5							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
WO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		20367.64	20.26	2944.50	127.77	0.0	0.0	0.0
SAMPLE SIZE:	10							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
ULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		14524.20	25.51	0.0	90.86	0.0	0.0	0.0
SAMPLE SIZE:	18							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		19135.80	29.55	0.0	106.40	0.0	0.0	0.0
SAMPLE SIZE:	3							

1977

PLANNING DISTRICT 5

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO								
PURCHASE, EXISTING		89444.44	40.57	3347.70	552.77	0.0	0.0	0.0
SAMPLE SIZE:	10							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.603
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	2852.75	0.0	0.0	0.0	0.0
SAMPLE SIZE:	4							
REFINANCE		125600.00	52.59	3482.00	643.49	63402.00	0.575	0.0
SAMPLE SIZE:	5							
WO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		32195.18	24.86	3412.60	224.80	0.0	0.0	0.0
SAMPLE SIZE:	91							
PURCHASE, NEW		62842.86	45.94	5013.66	337.58	0.0	0.0	0.0
SAMPLE SIZE:	3							
CONSTRUCTION		47500.00	24.04	2010.00	279.58	0.0	0.0	0.603
SAMPLE SIZE:	1							
IMPROVEMENT		0.0	0.0	3434.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	2							
REFINANCE		40625.00	31.00	3537.36	236.85	12737.87	2.656	0.0
SAMPLE SIZE:	20							
ULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		21233.26	34.49	0.0	148.55	0.0	0.0	0.0
SAMPLE SIZE:	41							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		22039.37	30.92	0.0	102.63	0.0	0.0	0.0
SAMPLE SIZE:	17							

PLANNING DISTRICT 6

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO							
PURCHASE, EXISTING	102653.94	44.90	3321.29	640.03	0.0	0.0	0.0
SAMPLE SIZE: 30							
PURCHASE, NEW	78000.00	41.17	2721.75	504.28	0.0	0.0	0.0
SAMPLE SIZE: 4							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	1.052
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	1617.00	0.0	0.0	0.0	0.0
SAMPLE SIZE: 1							
REFINANCE	85750.00	43.17	2529.62	506.91	23335.50	0.256	0.0
SAMPLE SIZE: 14							
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	43532.64	33.30	3406.81	295.58	0.0	0.0	0.0
SAMPLE SIZE: 95							
PURCHASE, NEW	65937.50	60.19	4002.33	416.30	0.0	0.0	0.0
SAMPLE SIZE: 3							
CONSTRUCTION	40000.00	33.03	5876.50	269.07	0.0	0.0	1.052
SAMPLE SIZE: 2							
IMPROVEMENT	0.0	0.0	5191.50	0.0	0.0	0.0	0.0
SAMPLE SIZE: 2							
REFINANCE	30961.86	28.71	3014.66	222.90	13180.57	4.765	0.0
SAMPLE SIZE: 68							
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	21156.09	32.29	0.0	137.28	0.0	0.0	0.0
SAMPLE SIZE: 44							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	23030.77	26.69	0.0	124.21	0.0	0.0	0.0
SAMPLE SIZE: 12							

PLANNING DISTRICT 7

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 149	76608.50	54.07	2650.14	494.71	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 11	89409.06	55.56	2334.09	515.65	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	76000.00	55.88	1000.00	378.44	0.0	0.0	0.600
IMPROVEMENT SAMPLE SIZE: 6	0.0	0.0	2240.20	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 51	82313.69	51.02	2876.74	467.30	25179.11	0.872	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 99	44460.29	41.42	3216.67	305.56	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 11	62301.72	60.31	3593.09	426.50	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	90000.00	54.55	0.0	4816.63	0.0	0.0	0.600
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 51	44850.39	39.60	3218.94	262.29	15105.25	2.093	0.0
LTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 18	19024.68	41.31	0.0	131.12	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	41071.43	65.89	0.0	255.26	0.0	0.0	0.095
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	31260.87	100.74	0.0	197.97	0.0	0.0	0.0

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PLANNING DISTRICT 8

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 34	57242.64	37.48	2189.62	360.01	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 1	100000.00	37.74	3488.00	523.01	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	2.099
IMPROVEMENT SAMPLE SIZE: 3	27833.33	37.95	1062.50	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 8	46625.00	32.17	1462.87	237.62	8165.50	0.159	0.0
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 102	30087.46	30.31	2869.82	225.09	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 1	52500.00	18.88	2700.00	345.53	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 2	48857.14	37.05	5500.00	1954.69	0.0	0.0	2.099
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	2010.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 26	27851.92	25.37	2650.54	161.81	14031.94	2.466	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 33	20719.70	30.58	0.0	156.09	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 2	20692.30	52.07	0.0	176.90	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	29000.00	36.99	0.0	2031.74	0.0	0.0	0.040
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 8	21743.05	32.50	0.0	128.91	0.0	0.0	0.0

PLANNING DISTRICT 9

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 25	52040.00	42.78	1916.96	320.02	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	5.782
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	25595.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 8	70500.00	46.64	2441.37	361.70	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 24	27724.14	26.79	2552.21	178.81	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 2	54003.33	47.22	2597.50	333.95	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 3	29555.55	30.10	2430.00	519.15	0.0	0.0	5.782
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 6	34166.66	33.90	2137.67	200.34	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 2	17166.66	21.05	0.0	107.31	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 2	17105.26	10.64	0.0	108.43	0.0	0.0	0.0

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PLANNING DISTRICT 10

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		43960.35	32.53	1831.78	280.85	0.0	0.0	0.0
SAMPLE SIZE:	79							
PURCHASE, NEW		64500.00	36.69	2775.50	425.97	0.0	0.0	0.0
SAMPLE SIZE:	4							
CONSTRUCTION		51666.66	31.85	0.0	1718.61	0.0	0.0	3.176
SAMPLE SIZE:	3							
IMPROVEMENT		0.0	0.0	1957.25	0.0	0.0	0.0	0.0
SAMPLE SIZE:	8							
REFINANCE		43538.46	32.06	1836.08	260.14	10161.50	0.521	0.0
SAMPLE SIZE:	13							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		26266.66	24.47	3873.57	166.17	0.0	0.0	0.0
SAMPLE SIZE:	7							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	3.176
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		23399.00	24.54	2680.75	138.16	12932.50	0.663	0.0
SAMPLE SIZE:	4							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		16818.18	16.22	0.0	94.65	0.0	0.0	0.0
SAMPLE SIZE:	2							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

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PLANNING DISTRICT 11

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 132	40942.04	42.77	2177.95	311.18	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 9	71772.19	47.92	2591.00	458.52	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	80000.00	50.57	4385.00	538.15	0.0	0.0	3.281
IMPROVEMENT SAMPLE SIZE: 6	7691.66	18.46	1299.40	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 26	51730.77	39.05	1785.35	296.33	14768.75	0.525	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 59	32805.39	31.71	2965.59	244.09	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 3	39312.50	41.20	2127.67	177.20	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 5	43000.00	41.35	2275.00	2317.66	0.0	0.0	3.281
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 11	32009.29	29.69	3050.82	196.20	12907.25	0.918	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 3	20027.78	28.97	0.0	131.32	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	17500.00	21.00	0.0	110.36	0.0	0.0	0.0

PLANNING DISTRICT 12

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 309	54041.29	45.49	2126.83	384.31	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 29	79096.50	48.45	2380.07	437.07	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 2	73500.00	36.32	0.0	433.86	0.0	0.0	1.647
IMPROVEMENT SAMPLE SIZE: 16	10587.50	58.41	1594.33	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 78	56467.95	43.32	2033.19	325.41	11713.55	0.450	0.0
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 23	31750.00	34.79	3103.00	212.84	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 2	53100.00	56.11	3066.50	351.65	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 3	46250.00	39.91	2500.00	294.38	0.0	0.0	1.647
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 3	30416.66	34.98	3115.00	191.87	0.0	0.0	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 2	17605.71	32.81	0.0	111.18	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

PLANNING DISTRICT 13

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
GLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 325	63969.13	47.62	2305.40	401.00	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 9	102888.87	48.47	3805.66	656.68	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 6	123291.62	55.70	0.0	4769.54	0.0	0.0	6.120
IMPROVEMENT SAMPLE SIZE: 16	20937.50	33.63	1990.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 96	62729.16	45.21	2055.53	346.83	8507.37	0.290	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 15	36967.74	36.77	2628.27	236.47	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 3	81750.00	47.44	5526.66	480.68	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 3	148166.62	86.66	0.0	7740.24	0.0	0.0	6.120
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 4	25875.00	22.94	1709.50	150.16	0.0	0.0	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 1	27625.02	35.37	0.0	185.69	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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PLANNING DISTRICT 14

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 146	91354.31	57.64	2926.75	599.32	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 16	113250.00	55.88	3418.37	648.84	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	1.249
IMPROVEMENT SAMPLE SIZE: 6	15000.00	14.26	2379.20	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 37	88689.19	48.55	2904.06	476.02	25738.40	0.723	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 35	44665.17	38.70	3291.60	275.36	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 4	75250.00	54.29	3374.25	467.69	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 2	88750.00	53.39	0.0	4874.61	0.0	0.0	1.249
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	1500.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 12	36413.79	33.53	1863.17	182.11	9774.33	0.165	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 10	28954.54	50.29	0.0	188.22	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 2	108812.50	192.46	0.0	3015.36	0.0	0.0	0.306
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 3	30235.29	34.43	0.0	184.07	0.0	0.0	0.0

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PLANNING DISTRICT 15

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 281	74208.62	57.63	2563.09	443.60	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 1	119000.00	49.17	2500.00	506.92	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 12	17005.38	33.34	2305.17	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 62	72620.94	50.53	2253.69	405.66	14470.38	0.839	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 34	50770.33	45.68	3407.29	312.46	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 2	93375.00	52.02	3182.50	574.69	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 11	44211.54	42.76	2831.27	259.77	0.0	0.0	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 5	20136.36	44.14	0.0	179.08	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 1	35000.00	40.70	0.0	230.35	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	47727.27	56.55	0.0	231.85	0.0	0.0	0.206
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	35416.66	70.83	0.0	225.53	0.0	0.0	0.0

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NEIGHBORHOOD STRATEGY AREA

UPPER ASHBURY

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO								
PURCHASE, EXISTING		109573.06	47.42	3468.46	668.10	0.0	0.0	0.0
SAMPLE SIZE:	13							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	27212.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	1							
REFINANCE		83700.00	37.24	3229.00	491.56	0.0	0.0	0.0
SAMPLE SIZE:	5							
WO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		44613.21	37.07	3475.25	285.20	0.0	0.0	0.0
SAMPLE SIZE:	20							
PURCHASE, NEW		63500.00	63.56	5136.00	398.01	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		17423.07	31.01	2834.18	205.61	11779.87	3.950	0.0
SAMPLE SIZE:	10							
ULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		22631.58	33.57	0.0	169.53	0.0	0.0	0.0
SAMPLE SIZE:	5							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		22000.00	50.74	0.0	130.60	0.0	0.0	0.0
SAMPLE SIZE:	2							

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NEIGHBORHOOD STRATEGY AREA

NORTH OF MARKET

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO								
PURCHASE, EXISTING		26000.00	45.22	2362.20	164.77	0.0	0.0	0.0
SAMPLE SIZE:	5							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
O-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		23333.33	18.94	4638.00	150.35	0.0	0.0	0.0
SAMPLE SIZE:	1							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
LTIFAMILY PROPERTIES								
PURCHASE, EXISTING		14106.71	24.35	0.0	83.66	0.0	0.0	0.0
SAMPLE SIZE:	11							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

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NEIGHBORHOOD STRATEGY AREA

WESTERN ADDITION

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO								
PURCHASE, EXISTING		101700.00	46.02	4021.00	645.77	0.0	0.0	0.0
SAMPLE SIZE:	5							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		151000.00	60.40	3500.00	822.69	0.0	0.0	0.0
SAMPLE SIZE:	1							
WO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		33485.57	26.75	3579.74	218.64	0.0	0.0	0.0
SAMPLE SIZE:	34							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	3434.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	2							
REFINANCE		44740.00	30.36	4412.11	273.70	18013.00	5.432	0.0
SAMPLE SIZE:	9							
ULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		21849.43	31.97	0.0	137.38	0.0	0.0	0.0
SAMPLE SIZE:	14							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		25576.92	31.08	0.0	146.46	0.0	0.0	0.0
SAMPLE SIZE:	9							

BAYVIEW HUNTERS POINT

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		40625.00	24.55	1710.12	268.40	0.0	0.0	0.0
SAMPLE SIZE:	8							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		43750.00	29.80	1897.00	236.02	0.0	0.0	0.0
SAMPLE SIZE:	2							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		18500.00	17.16	1214.00	127.16	0.0	0.0	0.0
SAMPLE SIZE:	1							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		19000.00	17.95	2570.50	120.11	12932.50	6.106	0.0
SAMPLE SIZE:	2							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

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NEIGHBORHOOD STRATEGY AREA

INNER MISSION

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 31	53250.00	37.33	2094.06	335.89	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	875.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 5	38000.00	28.91	1110.60	183.09	1500.00	0.028	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 60	26827.48	27.68	2322.39	198.01	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 10	22410.71	23.06	3330.40	120.97	9833.33	0.557	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 10	19444.44	24.25	0.0	131.42	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 1	31875.00	72.86	0.0	194.45	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 4	23269.23	33.54	0.0	135.36	0.0	0.0	0.0

CHINATOWN

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		116000.00	133.95	3365.00	746.70	0.0	0.0	0.0
SAMPLE SIZE:	1							
PURCHASE, NEW		102894.06	82.83	4166.06	602.11	0.0	0.0	0.0
SAMPLE SIZE:	34							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	1271.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	1							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		56162.50	57.55	3760.00	338.57	0.0	0.0	0.0
SAMPLE SIZE:	6							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		50666.66	54.12	2842.50	280.31	0.0	0.0	0.0
SAMPLE SIZE:	2							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		40000.00	83.04	0.0	251.99	0.0	0.0	0.0
SAMPLE SIZE:	4							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		40294.12	58.69	0.0	247.49	0.0	0.0	0.0
SAMPLE SIZE:	3							

POTRERO HILL

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		51352.17	41.84	1945.09	313.87	0.0	0.0	0.0
SAMPLE SIZE:	23							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	4.203
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		70500.00	46.64	2441.37	361.70	0.0	0.0	0.0
SAMPLE SIZE:	8							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		28554.35	27.59	2603.55	185.86	0.0	0.0	0.0
SAMPLE SIZE:	20							
PURCHASE, NEW		54083.33	47.22	2597.50	333.95	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		36200.00	29.67	3250.00	820.12	0.0	0.0	4.203
SAMPLE SIZE:	2							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		34166.66	33.90	2137.67	200.34	0.0	0.0	0.0
SAMPLE SIZE:	6							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		15166.66	26.19	0.0	91.21	0.0	0.0	0.0
SAMPLE SIZE:	1							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		18750.00	42.86	0.0	115.62	0.0	0.0	0.0
SAMPLE SIZE:	1							

OCEANVIEW-MERCED HEIGHTS-INGLESIDE

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 165	45364.24	40.22	1963.27	307.64	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 3	65166.66	35.62	2451.00	425.51	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 2	66125.00	33.86	0.0	2417.46	0.0	0.0	1.339
IMPROVEMENT SAMPLE SIZE: 6	0.0	0.0	1995.17	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 38	43460.52	39.40	1683.55	247.69	7718.50	0.392	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 6	32384.61	30.38	1959.33	209.62	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	1.339
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 4	25875.00	22.94	1709.50	150.16	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

SOUTH OF MARKET

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 2	60000.00	54.92	1593.50	390.70	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	8.734
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 12	20940.71	20.10	2396.42	130.52	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	21250.00	31.04	1610.00	142.95	0.0	0.0	8.734
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 2	13333.33	20.32	0.0	85.69	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 2	16176.47	0.54	0.0	96.45	0.0	0.0	0.0

BERNAL HEIGHTS

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 132	40942.04	42.77	2177.95	311.10	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 9	71772.19	47.92	2591.00	450.52	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	80000.00	50.57	4385.00	530.15	0.0	0.0	3.281
IMPROVEMENT SAMPLE SIZE: 6	7691.86	18.46	1299.40	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 26	51730.77	39.05	1705.35	296.33	14768.75	0.525	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 59	32805.39	31.71	2965.59	244.09	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 3	39312.50	41.20	2127.67	177.20	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 5	43000.00	41.35	2275.00	2317.66	0.0	0.0	3.281
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 11	32089.29	29.69	3050.82	196.20	12907.25	0.918	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 3	20027.78	28.97	0.0	131.32	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	17500.00	21.00	0.0	110.36	0.0	0.0	0.0

VISITACION VALLEY

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 75	49361.33	40.92	1001.09	341.60	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 6	72041.62	42.76	2330.33	459.96	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	77000.00	29.94	0.0	414.03	0.0	0.0	1.223
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	1625.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 14	51714.29	40.16	2282.50	309.33	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 6	31916.66	34.42	2803.17	234.64	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	1.223
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

MISSION DISTRICT NEIGHBORHOOD

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		85692.25	49.06	2919.92	537.17	0.0	0.0	0.0
SAMPLE SIZE:	13							
PURCHASE, NEW		100000.00	37.74	3408.00	523.01	0.0	0.0	0.0
SAMPLE SIZE:	1							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	2.629
SAMPLE SIZE:	0							
IMPROVEMENT		27033.33	20.82	2205.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	3							
REFINANCE		73750.00	43.40	2500.25	403.24	26331.33	1.305	0.0
SAMPLE SIZE:	8							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		38301.43	37.19	3497.95	296.30	0.0	0.0	0.0
SAMPLE SIZE:	37							
PURCHASE, NEW		70472.19	42.53	3119.50	512.91	0.0	0.0	0.0
SAMPLE SIZE:	4							
CONSTRUCTION		60000.00	44.93	0.0	3284.07	0.0	0.0	2.629
SAMPLE SIZE:	1							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		33075.00	25.99	2611.92	192.02	16561.00	2.903	0.0
SAMPLE SIZE:	12							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		25985.52	37.93	0.0	167.30	0.0	0.0	0.0
SAMPLE SIZE:	11							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		29000.00	36.99	0.0	2031.74	0.0	0.0	0.134
SAMPLE SIZE:	1							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

HAYES VALLEY

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		107423.06	36.91	3406.23	665.04	0.0	0.0	0.0
SAMPLE SIZE:	13							
PURCHASE, NEW		66000.00	28.45	2768.50	427.73	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		66000.00	39.80	1771.33	391.73	0.0	0.0	0.0
SAMPLE SIZE:	3							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		31339.41	23.71	3008.06	232.04	0.0	0.0	0.0
SAMPLE SIZE:	49							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		34507.35	24.97	2904.27	211.09	14071.73	3.346	0.0
SAMPLE SIZE:	22							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		16959.00	29.95	0.0	112.87	0.0	0.0	0.0
SAMPLE SIZE:	29							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		16082.73	24.11	0.0	101.31	0.0	0.0	0.0
SAMPLE SIZE:	9							

OUTER CHINATOWN

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 15	137466.62	74.83	4691.40	828.35	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 13	93615.37	83.25	3123.62	574.83	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 3	141666.62	84.88	3400.00	770.66	0.0	0.0	0.0
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 11	61033.33	49.13	4366.36	495.89	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 3	50937.50	48.13	3267.33	272.49	0.0	0.0	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 13	32721.83	45.93	0.0	206.88	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 4	34903.84	43.32	0.0	141.86	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	89760.375	67.105	3315.866	678.272	0.0	0.0	0.0
PURCHASE, NEW	129171.375	87.113	4221.602	924.839	0.0	0.0	0.0
CONSTRUCTION	116080.750	65.679	3358.000	6657.020	0.0	0.0	2.408
IMPROVEMENT	2585.710	14.088	2098.428	0.0	0.0	0.0	0.0
REFINANCE	103157.875	65.626	3106.421	654.729	9367.500	0.072	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	57669.820	51.434	4043.131	452.401	0.0	0.0	0.0
PURCHASE, NEW	85586.000	63.489	4511.609	595.434	0.0	0.0	0.0
CONSTRUCTION	91196.937	66.947	4155.750	4226.266	0.0	0.0	2.408
IMPROVEMENT	40050.000	9.246	2962.933	0.0	0.0	0.0	0.0
REFINANCE	59696.918	50.074	3694.372	383.671	8449.105	0.134	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	33486.816	43.726	0.0	259.582	0.0	0.0	0.0
PURCHASE, NEW	60000.000	54.705	0.0	363.388	0.0	0.0	0.0
CONSTRUCTION	61063.828	59.039	0.0	1405.933	0.0	0.0	0.051
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	30356.414	45.111	0.0	218.462	0.0	0.0	0.0

NUMBER OF LOANS: 3043

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	134159.562	77.823	4069.410	943.853	0.0	0.0	0.0
PURCHASE, NEW	152933.312	113.950	5138.664	1064.823	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	7.078
IMPROVEMENT	3125.000	23.607	2906.750	0.0	0.0	0.0	0.0
REFINANCE	168307.687	68.786	4160.000	998.451	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	70342.250	61.560	4144.480	484.659	0.0	0.0	0.0
PURCHASE, NEW	104791.062	67.959	5562.766	687.993	0.0	0.0	0.0
CONSTRUCTION	116057.687	70.601	4335.000	5194.594	0.0	0.0	7.078
IMPROVEMENT	0.0	0.0	3113.571	0.0	0.0	0.0	0.0
REFINANCE	73361.062	62.327	3828.286	447.948	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	44108.695	50.088	0.0	289.192	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	47500.000	44.496	0.0	333.317	0.0	0.0	0.172
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	50973.684	53.995	0.0	375.898	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	173345.000	118.962	5171.297	1210.261	0.0	0.0	0.0
PURCHASE, NEW	112850.000	129.470	4776.098	828.980	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	279600.000	85.672	4431.598	1343.943	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	93029.437	73.192	5449.734	711.223	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	97142.812	87.023	4495.664	509.998	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	47649.250	52.570	0.0	398.125	0.0	0.0	0.0
PURCHASE, NEW	60000.000	54.705	0.0	363.388	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	60681.816	64.913	0.0	187.447	0.0	0.0	0.0

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PLANNING DISTRICT 33

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	30321.082	129.491	4038.809	229.123	0.0	0.0	0.0
PURCHASE, NEW	138114.250	161.133	4702.000	1054.032	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	151333.312	165.693	5344.000	1114.977	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	68097.500	62.490	4642.691	468.945	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	91111.062	61.393	3486.667	558.184	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	49960.254	58.800	0.0	323.749	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	115000.000	70.405	0.0	3142.640	0.0	0.0	0.035
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	37609.570	47.556	0.0	236.686	0.0	0.0	0.0

PLANNING DISTRICT 4

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	71461.500	78.883	3183.077	525.912	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	3500.000	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	35666.664	31.014	6166.000	241.521	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	19749.512	38.748	0.0	115.333	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	22056.074	41.006	0.0	144.116	0.0	0.0	0.0

PLANNING DISTRICT 5

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	120687.500	80.908	4012.417	921.892	0.0	0.0	0.0
PURCHASE, NEW	79250.000	82.406	3230.900	379.395	0.0	0.0	0.0
CONSTRUCTION	77500.000	79.122	0.0	4436.715	0.0	0.0	7.424
IMPROVEMENT	0.0	0.0	1850.000	0.0	0.0	0.0	0.0
REFINANCE	154875.000	98.826	4781.000	1087.766	200.000	0.002	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	51883.820	38.954	4321.703	395.361	0.0	0.0	0.0
PURCHASE, NEW	41000.000	64.163	3223.000	298.459	0.0	0.0	0.0
CONSTRUCTION	66500.000	70.129	0.0	3461.156	0.0	0.0	7.424
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	69269.187	44.550	4794.266	441.720	31250.000	0.473	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	26918.891	36.287	0.0	274.306	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	29014.285	39.204	0.0	201.120	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	131944.437	70.921	4422.055	959.900	0.0	0.0	0.0
PURCHASE, NEW	129500.000	67.710	3800.600	965.283	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.971
IMPROVEMENT	0.0	0.0	4545.000	0.0	0.0	0.0	0.0
REFINANCE	103000.000	96.532	2075.500	568.996	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	61093.918	48.539	4721.238	522.149	0.0	0.0	0.0
PURCHASE, NEW	68889.875	54.897	4395.250	518.027	0.0	0.0	0.0
CONSTRUCTION	84000.000	26.176	0.0	642.887	0.0	0.0	0.971
IMPROVEMENT	0.0	0.0	4000.000	0.0	0.0	0.0	0.0
REFINANCE	59160.828	46.394	3905.555	403.050	55944.441	0.388	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	27192.305	34.947	0.0	207.512	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	30859.648	36.029	0.0	232.783	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	105457.125	80.329	3509.143	783.222	0.0	0.0	0.0
PURCHASE, NEW	133310.687	90.516	3078.415	989.976	0.0	0.0	0.0
CONSTRUCTION	102750.000	77.267	2000.000	9077.090	0.0	0.0	2.307
IMPROVEMENT	0.0	0.0	2727.089	0.0	0.0	0.0	0.0
REFINANCE	111678.562	77.996	3694.057	758.637	11333.332	0.113	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	63541.988	57.724	4330.473	474.895	0.0	0.0	0.0
PURCHASE, NEW	94687.500	67.598	3509.500	569.254	0.0	0.0	0.0
CONSTRUCTION	76666.625	69.994	3000.000	4249.617	0.0	0.0	2.307
IMPROVEMENT	0.0	0.0	2362.500	0.0	0.0	0.0	0.0
REFINANCE	57610.055	51.166	3971.286	352.735	11200.000	0.105	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	30715.516	50.911	0.0	267.063	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	53194.441	58.061	0.0	333.707	0.0	0.0	0.0

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PLANNING DISTRICT - 0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	83406.625	64.518	2536.200	746.341	0.0	0.0	0.0
PURCHASE, NEW	124500.000	82.040	3800.200	841.547	0.0	0.0	0.0
CONSTRUCTION	92000.000	79.861	0.0	4436.715	0.0	0.0	3.822
IMPROVEMENT	65000.000	130000.000	2356.000	0.0	0.0	0.0	0.0
REFINANCE	68785.687	43.324	2162.857	433.501	8600.000	0.133	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	66546.051	43.513	3350.605	382.859	0.0	0.0	0.0
PURCHASE, NEW	63750.000	52.476	4264.000	499.831	0.0	0.0	0.0
CONSTRUCTION	78916.625	64.021	0.0	4366.570	0.0	0.0	3.822
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	40265.047	42.670	3252.189	292.890	7327.207	1.075	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	27066.035	37.493	0.0	188.381	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	108333.312	136.986	0.0	2737.742	0.0	0.0	0.216
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	35966.664	49.477	0.0	247.576	0.0	0.0	0.0

1974

PLANNING DISTRICT 9

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	70625.000	66.409	2855.940	608.634	0.0	0.0	0.0
PURCHASE, NEW	105184.000	110.149	5543.070	989.348	0.0	0.0	0.0
CONSTRUCTION	75500.000	43.416	3370.000	685.095	0.0	0.0	1.068
IMPROVEMENT	0.0	0.0	3540.000	0.0	0.0	0.0	0.0
REFINANCE	176000.000	128.155	4675.664	1197.844	15000.000	0.236	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	42000.000	40.329	3535.353	391.841	0.0	0.0	0.0
PURCHASE, NEW	75700.000	62.973	4718.250	544.287	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	1.068
IMPROVEMENT	0.0	0.0	1600.000	0.0	0.0	0.0	0.0
REFINANCE	32500.000	41.747	2000.000	245.154	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	27666.664	35.319	0.0	184.435	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0

1779

PLANNING DISTRICT 10

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	59910.586	47.854	2530.117	562.347	0.0	0.0	0.0
PURCHASE, NEW	89500.000	59.826	3973.000	782.779	0.0	0.0	0.0
CONSTRUCTION	75000.000	49.342	0.0	2796.716	0.0	0.0	0.976
IMPROVEMENT	1092.857	17.667	1662.428	0.0	0.0	0.0	0.0
REFINANCE	71675.000	52.333	2504.000	462.436	12000.000	0.390	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	35875.000	39.965	2862.500	517.900	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.976
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	36550.000	34.364	1952.600	246.607	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	27500.000	27.565	0.0	191.470	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	73603.625	63.028	2681.405	603.119	0.0	0.0	0.0
PURCHASE, NEW	113500.000	57.093	3327.667	885.943	0.0	0.0	0.0
CONSTRUCTION	88400.000	56.127	4033.000	5709.992	0.0	0.0	0.572
IMPROVEMENT	0.0	0.0	1606.400	0.0	0.0	0.0	0.0
REFINANCE	75365.375	54.591	2144.615	458.460	13500.000	0.239	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	50272.727	53.436	3137.219	377.188	0.0	0.0	0.0
PURCHASE, NEW	95000.000	66.667	5044.000	695.201	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.572
IMPROVEMENT	0.0	0.0	1994.000	0.0	0.0	0.0	0.0
REFINANCE	52791.664	46.315	3350.600	411.685	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	43750.000	45.237	0.0	3093.650	0.0	0.0	1.000
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0

1979

PLANNING DISTRICT 12

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	76402.625	61.091	2704.660	611.931	0.0	0.0	0.0
PURCHASE, NEW	104540.500	61.718	2837.838	670.323	0.0	0.0	0.0
CONSTRUCTION	119750.000	54.525	3931.000	7417.457	0.0	0.0	1.134
IMPROVEMENT	4500.000	25.000	1674.750	0.0	0.0	0.0	0.0
REFINANCE	75910.000	57.989	2557.660	482.871	14250.000	0.096	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	46336.953	45.848	3429.591	350.488	0.0	0.0	0.0
PURCHASE, NEW	77500.000	59.615	3437.333	600.212	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	1.134
IMPROVEMENT	20250.000	81000.000	3165.000	0.0	0.0	0.0	0.0
REFINANCE	45250.000	46.000	1008.333	349.353	2500.000	0.017	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	43125.000	52.170	0.0	315.461	0.0	0.0	0.608
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	38200.000	52.386	0.0	242.259	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	93170.062	66.043	3394.212	688.103	0.0	0.0	0.0
PURCHASE, NEW	142375.000	62.100	3936.000	1535.747	0.0	0.0	0.0
CONSTRUCTION	130400.000	58.601	3525.000	8058.367	0.0	0.0	2.479
IMPROVEMENT	0.0	0.0	1777.609	0.0	0.0	0.0	0.0
REFINANCE	88350.875	63.564	2933.491	609.791	-6866.664	0.093	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	514377.500	53.365	4184.141	358.765	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	77500.000	72.261	0.0	4209.551	0.0	0.0	2.479
IMPROVEMENT	20250.000	81000.000	3165.000	0.0	0.0	0.0	0.0
REFINANCE	33250.000	47.450	3457.667	244.863	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0

1979

PLANNING DISTRICT 14

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	132526.625	43.702	3965.609	947.860	0.0	0.0	0.0
PURCHASE, NEW	171480.000	79.547	5151.039	1197.816	0.0	0.0	0.0
CONSTRUCTION	210000.000	75.485	2955.000	11048.754	0.0	0.0	1.877
IMPROVEMENT	0.0	0.0	2339.000	0.0	0.0	0.0	0.0
REFINANCE	151907.375	73.240	4193.332	951.879	1000.000	0.005	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	58025.000	51.104	3609.226	424.304	0.0	0.0	0.0
PURCHASE, NEW	111916.625	61.073	3826.333	820.131	0.0	0.0	0.0
CONSTRUCTION	103750.000	73.179	4953.000	3312.409	0.0	0.0	1.877
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	57884.613	53.604	2286.400	416.062	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	30166.664	39.608	0.0	210.277	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	35714.285	46.546	0.0	216.303	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	103121.687	76.255	3508.421	748.226	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	210000.000	74.310	0.0	11077.766	0.0	0.0	0.560
IMPROVEMENT	0.0	0.0	2319.733	0.0	0.0	0.0	0.0
REFINANCE	96479.312	68.356	2945.641	565.182	1115.000	0.005	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	59546.051	60.136	4259.566	503.924	0.0	0.0	0.0
PURCHASE, NEW	95285.687	61.736	4290.664	672.628	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.560
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	65071.426	63.742	2720.714	412.724	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	31690.906	45.407	0.0	211.635	0.0	0.0	0.0
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0

NEIGHBORHOOD STRATEGY AREA

UPPER ASHBURY

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
NGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 2	171000.00	72.38	4362.50	1239.20	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
O-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 4	71687.50	52.45	2718.50	1639.97	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 1	35333.33	37.98	2400.00	247.58	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	55000.00	52.83	2900.00	404.74	0.0	0.0	0.0
LTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

NORTH OF MARKET

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	46250.00	91.95	2265.75	367.09	0.0	0.0	0.0
SAMPLE SIZE: 4							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	24500.00	46.16	0.0	153.64	0.0	0.0	0.0
SAMPLE SIZE: 2							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	20370.37	53.15	0.0	133.65	0.0	0.0	0.0
SAMPLE SIZE: 1							

WESTERN ADDITION

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO								
PURCHASE, EXISTING		162357.12	94.66	4158.57	1149.71	0.0	0.0	0.0
SAMPLE SIZE:	7							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		155000.00	102.51	3683.00	1106.61	0.0	0.0	0.0
SAMPLE SIZE:	1							
WO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		33153.84	29.00	3851.50	237.14	0.0	0.0	0.0
SAMPLE SIZE:	4							
PURCHASE, NEW		50000.00	74.59	4037.50	358.64	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		72769.19	40.03	5164.20	502.28	0.0	0.0	0.0
SAMPLE SIZE:	5							
ULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		27490.20	39.63	0.0	288.19	0.0	0.0	0.0
SAMPLE SIZE:	8							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		21610.17	30.12	0.0	157.74	0.0	0.0	0.0
SAMPLE SIZE:	2							

BAYVIEW HUNTERS POINT

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 5	59360.00	50.04	2460.80	464.66	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 1	0.0	0.0	1250.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	56000.00	44.87	5000.00	407.93	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 1	29000.00	37.49	3175.00	220.94	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 11	78363.62	58.60	2364.73	619.56	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 2	146750.00	112.88	5009.00	1102.14	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 3	72666.62	49.33	2810.67	458.56	15000.00	0.448	0.0
WO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 18	41172.62	45.14	2855.78	300.59	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 12	46258.06	39.52	2546.17	297.42	5000.00	0.597	0.0
ULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 2	23214.29	27.37	0.0	167.55	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 3	36400.00	52.54	0.0	241.55	0.0	0.0	0.0

CHINATOWN

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 3	156666.62	146.87	4608.33	1133.73	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	180000.00	206.19	4180.00	1357.77	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 2	71875.00	97.72	5600.00	525.09	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	107500.00	64.90	3104.00	523.78	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 1	115000.00	70.41	0.0	3142.64	0.0	0.0	1.000
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

POTRERO HILL

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		66625.00	60.20	2531.37	502.83	0.0	0.0	0.0
SAMPLE SIZE:	8							
PURCHASE, NEW		107866.62	110.18	5652.12	999.99	0.0	0.0	0.0
SAMPLE SIZE:	24							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	3540.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	1							
REFINANCE		74000.00	60.16	2717.50	439.69	15000.00	0.375	0.0
SAMPLE SIZE:	2							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		43916.66	39.27	4348.50	326.43	0.0	0.0	0.0
SAMPLE SIZE:	6							
PURCHASE, NEW		80000.00	63.89	4570.00	600.07	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	1600.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	1							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

OCEANVIEW-MERCED HEIGHTS-INGLESIDE

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		62458.89	56.82	3059.52	482.77	0.0	0.0	0.0
SAMPLE SIZE:	45							
PURCHASE, NEW		101250.00	63.74	1865.00	627.93	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	1416.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	11							
REFINANCE		66860.00	52.18	2572.00	443.05	0.0	0.0	0.0
SAMPLE SIZE:	25							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		54333.33	49.96	4655.33	378.32	0.0	0.0	0.0
SAMPLE SIZE:	3							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		33250.00	47.46	3457.67	244.86	0.0	0.0	0.0
SAMPLE SIZE:	3							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

SOUTH OF MARKET

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING	39761.90	42.29	3394.00	426.52	0.0	0.0	0.0
SAMPLE SIZE: 8							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	32500.00	41.75	2000.00	245.15	0.0	0.0	0.0
SAMPLE SIZE: 1							
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING	27666.66	35.32	0.0	184.44	0.0	0.0	0.0
SAMPLE SIZE: 1							
PURCHASE, NEW	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
CONSTRUCTION	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
IMPROVEMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							
REFINANCE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE: 0							

BERNAL HEIGHTS

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		71013.25	59.97	2568.91	612.40	0.0	0.0	0.0
SAMPLE SIZE:	53							
PURCHASE, NEW		87750.00	61.28	2741.50	675.32	0.0	0.0	0.0
SAMPLE SIZE:	2							
CONSTRUCTION		88400.00	56.13	4033.00	5709.99	0.0	0.0	0.999
SAMPLE SIZE:	1							
IMPROVEMENT		0.0	0.0	1324.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	3							
REFINANCE		75361.06	52.49	2141.72	448.15	0.0	0.0	0.0
SAMPLE SIZE:	18							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		47790.00	51.22	3058.37	358.93	0.0	0.0	0.0
SAMPLE SIZE:	24							
PURCHASE, NEW		95000.00	66.67	5044.00	695.20	0.0	0.0	0.0
SAMPLE SIZE:	1							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.999
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	1994.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	1							
REFINANCE		52833.33	45.80	3348.25	430.20	0.0	0.0	0.0
SAMPLE SIZE:	4							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		43750.00	45.24	0.0	3093.65	0.0	0.0	1.000
SAMPLE SIZE:	1							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

VISITACION VALLEY

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		66314.81	59.28	2385.22	500.58	0.0	0.0	0.0
SAMPLE SIZE:	27							
PURCHASE, NEW		92428.56	56.21	2555.43	593.78	0.0	0.0	0.0
SAMPLE SIZE:	7							
CONSTRUCTION		105000.00	51.17	3931.00	7071.20	0.0	0.0	3.338
SAMPLE SIZE:	1							
IMPROVEMENT		0.0	0.0	1516.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	6							
REFINANCE		61750.00	52.28	2427.50	440.49	0.0	0.0	0.0
SAMPLE SIZE:	4							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		38125.00	43.30	1903.75	262.45	0.0	0.0	0.0
SAMPLE SIZE:	4							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	3.338
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							

HAYES VALLEY

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
INGLE FAMILY AND CONDO								
PURCHASE, EXISTING		96500.00	61.72	4994.25	718.85	0.0	0.0	0.0
SAMPLE SIZE:	4							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	1850.00	0.0	0.0	0.0	0.0
SAMPLE SIZE:	1							
REFINANCE		94500.00	42.78	3015.50	571.37	0.0	0.0	0.0
SAMPLE SIZE:	2							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		38901.64	35.85	5150.00	281.39	0.0	0.0	0.0
SAMPLE SIZE:	21							
PURCHASE, NEW		50500.00	33.67	1833.00	388.41	0.0	0.0	0.0
SAMPLE SIZE:	1							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		47600.00	37.46	4322.83	306.93	0.0	0.0	0.0
SAMPLE SIZE:	6							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		23059.78	39.32	0.0	156.15	0.0	0.0	0.0
SAMPLE SIZE:	7							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		35000.00	32.77	0.0	232.28	0.0	0.0	0.0
SAMPLE SIZE:	4							

MISSION DISTRICT NEIGHBORHOOD

	VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REP IMP PER UNIT	REP IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO							
PURCHASE, EXISTING SAMPLE SIZE: 4	85500.00	72.91	3548.50	1474.80	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 3	173333.31	84.12	3491.33	1095.09	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 1	130000.00	130000.00	3750.00	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 1	99500.00	86.07	1974.00	503.64	0.0	0.0	0.0
TWO-TO-FOUR UNIT PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 10	52729.73	46.13	4229.00	396.13	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 2	73125.00	60.26	4429.50	466.05	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 7	51950.00	44.17	3684.83	330.70	0.0	0.0	0.0
MULTIFAMILY PROPERTIES							
PURCHASE, EXISTING SAMPLE SIZE: 2	20807.69	42.35	0.0	206.04	0.0	0.0	0.0
PURCHASE, NEW SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CONSTRUCTION SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IMPROVEMENT SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
REFINANCE SAMPLE SIZE: 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

OUTER CHINATOWN

		VALUE PER UNIT	VALUE PER SQ FT	OWNER INCOME (MONTHLY)	MONTHLY PAY PER UNIT	REF IMP PER UNIT	REF IMP AS % M-LOANS	CONSTR LOANS AS % M-LOANS
SINGLE FAMILY AND CONDO								
PURCHASE, EXISTING		8841.35	135.43	3912.67	65.54	0.0	0.0	0.0
SAMPLE SIZE:	9							
PURCHASE, NEW		170000.00	148.33	5083.00	1366.61	0.0	0.0	0.0
SAMPLE SIZE:	1							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		137000.00	146.76	5926.00	993.58	0.0	0.0	0.0
SAMPLE SIZE:	2							
TWO-TO-FOUR UNIT PROPERTIES								
PURCHASE, EXISTING		75000.00	51.96	4102.50	471.60	0.0	0.0	0.0
SAMPLE SIZE:	2							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		75000.00	50.82	2400.00	446.92	0.0	0.0	0.0
SAMPLE SIZE:	2							
MULTIFAMILY PROPERTIES								
PURCHASE, EXISTING		45500.00	53.05	0.0	283.10	0.0	0.0	0.0
SAMPLE SIZE:	5							
PURCHASE, NEW		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
CONSTRUCTION		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
IMPROVEMENT		0.0	0.0	0.0	0.0	0.0	0.0	0.0
SAMPLE SIZE:	0							
REFINANCE		43728.81	56.73	0.0	264.51	0.0	0.0	0.0
SAMPLE SIZE:	4							